

Second amendment to the 2020 Universal Registration Document



Building the future in a changing world

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Building the future in a changing world

Second amendment to the 2020 Universal Registration Document

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This second amendment to the Universal Registration Document was filed on September 21, 2021, with the AMF, as the competent authority under Regulation (EU) 2017/1129, without prior approval, in accordance with Article 9 of the regulation.

The universal registration document can be used for the purposes of a public offering of securities or for the admission of securities to trading on a regulated market if it is supplemented by a note on the securities and, where relevant, a summary and all amendments to the universal registration document are included. These are approved by the AMF in accordance with Regulation (EU) 2017/1129

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A bank governed by Article L.511-1 et seq. of the French Monetary and Financial Code for transactions carried out in its capacity as insurance broker

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

The purpose of the CIC Pillar 3 report is to supply information supplementary to the minimum regulatory requirements concerning capital and risks called for in Pillars 1 and 2 of the Basel Accords, in the form of additional data concerning capital and risks.

These supplements primarily serve to meet the guidelines on reporting requirements found in part 8 of EU Regulation No. 575/2013 on capital requirements and the guidelines of the European Banking Authority on reporting liquidity coverage ratios (LCR).

As of June 28, 2021, Regulation (EU) No. 2019/876 (CRR2) provides for new provisions relating to the leverage ratio, the NSFR (Net Stable Funding Requirement), the exposure value of derivatives, as well as exposures in the form of units or shares of collective investment undertakings, which also include the underlying exposures of such collective investment undertakings.

Commission Regulation (EU) No. 2021/637 of March 15, 2021 provides for changes to the Pillar 3 tables, as of June 28, 2021, according to the EBA technical standards (EBA/ITS/2020/04).

1.1 KEY INDICATORS (EU KM1)

<i>(in € millions or as a percentage)</i>	06/30/2021	03/31/2021	12/31/2020	09/30/2020	06/30/2020
Available capital (amounts)					
Common Equity Tier 1 (CET 1) capital	14,343	14,382	14,141	14,075	14,014
Tier 1 capital	14,344	14,382	14,141	14,075	14,015
Total capital	16,947	17,041	16,781	16,364	16,331
Risk-weighted exposure amount					
Total risk exposure amount	116,577	113,342	113,410	111,701	111,601
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	12.3%	12.7%	12.5%	12.6%	12.6%
Tier 1 capital ratio (%)	12.3%	12.7%	12.5%	12.6%	12.6%
Total capital ratio (%)	14.5%	15.0%	14.8%	14.7%	14.6%
Additional capital requirements for SREP (Pillar 2 requirements as a percentage of risk-weighted assets)					
Additional capital requirements to address risks other than excessive leverage risk (%)	NA	NA	NA	NA	NA
■ of which: to be met with CET1 capital (percentage points)	NA	NA	NA	NA	NA
■ of which: to be met with Tier 1 capital (percentage points)	NA	NA	NA	NA	NA
Total SREP capital requirement (%)	8.0%	8.0%	8.0%	8.0%	8.0%
Overall buffer requirement and overall capital requirement (as a percentage of the risk-weighted exposure amount)					
Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Conservation buffer resulting from the macro-prudential or systemic risk observed at Member State level (%)	NA	NA	NA	NA	NA
Institution-specific countercyclical capital buffer (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Systemic risk buffer (%)	NA	NA	NA	NA	NA
Global systemically important institution buffer (%)	NA	NA	NA	NA	NA
Other systemically important institution buffer (%)	NA	NA	NA	NA	NA
Total buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Total capital requirements (%)	10.5%	10.5%	10.5%	10.5%	10.5%
CET1 capital available after compliance with total SREP capital requirements (%)	1.8%	2.2%	2.0%	2.1%	2.0%
Leverage ratio					
Total exposure measurement	308,643	325,269	322,556	318,146	370,022
Leverage ratio (%)	4.6%	4.4%	4.4%	4.4%	3.8%
Additional capital requirements to address the risk of excessive leverage (as a percentage of the total exposure measurement)					
Additional capital requirements to address the risk of excessive leverage (%)	NA	NA	NA	NA	NA
of which: to be met with CET1 capital (percentage points)	NA	NA	NA	NA	NA

Overall SREP leverage ratio requirements [%]					
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of the total expression measurement)	-	-	-	-	-
Leverage ratio buffer requirement [%]	0.0%	NA	NA	NA	NA
Overall leverage ratio requirement [%]	3.3%	NA	NA	NA	NA
Liquidity coverage ratio⁽¹⁾					
High Quality Liquid Assets (HQLA)	64,470	62,522	59,883	55,760	51,204
Cash outflows	61,587	60,915	55,379	57,300	54,109
Cash inflows	19,953	19,555	15,263	18,215	16,509
Total net cash outflows	41,634	41,360	40,910	39,086	37,598
Liquidity coverage ratio [%]	156%	153%	149%	144%	136%
Net stable funding requirement					
Total available stable funding	225,049	NA	NA	NA	NA
Total required stable funding	195,234	NA	NA	NA	NA
NSFR ratio [%]	115.3%	NA	NA	NA	NA

(1) Number of dates used in the calculation of averages: 12

1.2 REGULATORY CAPITAL

1.2.1 Composition of regulatory capital

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TABLE 13: DETAILED INFORMATION ABOUT CAPITAL (EU CC1)

Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope

(in € millions)

	06/30/2021	scope
COMMON EQUITY TIER 1 (CET1) CAPITAL: instruments and reserves		
1 Capital instruments and related share premium accounts	1,784	3
■ of which shares	612	
■ of which issue premiums	1,172	
2 Retained earnings	13,212	4
3 Accumulated other comprehensive income (and other reserves)	-225	
3a Funds for general banking risks		
4 Amount of qualifying items referred to in Art. 484 (3) and related share premium accounts subject to gradual exclusion from CET1		
5 Non-controlling interests eligible for CET1	29	5
5a Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	0	4
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	14,800	
COMMON EQUITY TIER 1 (CET1) CAPITAL: regulatory adjustments		
7 Additional value adjustments (negative amount)	-81	
8 Intangible assets (net of related tax liabilities) (negative amount)	-298	1
9 Empty value set in the EU	-	
10 Deferred tax assets that rely on future profits, excluding those arising from temporary differences (net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	-0	
11 Fair value reserves related to gains and losses on cash flow hedges	0	
12 Negative amounts resulting from the calculation of expected losses	-67	
13 Any increase in equity resulting from securitized assets (negative amount)	-	
14 Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	-1	
15 Defined benefit pension fund assets (negative amount)	-	
16 Direct and indirect holdings by an institution of its own CET1 instruments (negative amount)	-	
17 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	-	
18 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
19 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
20 Empty value set in the EU	-	

Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope

(in € millions)

06/30/2021

20a	Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-10	
20b	■ of which qualifying holdings outside the financial sector (negative amount)	0	
20c	■ of which securitization positions (negative amount)	-10	
20d	■ of which free deliveries (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	
22	Amount exceeding the 15% threshold (negative amount)	0	
23	■ of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities in which the institution has a significant investment	0	
24	Empty value set in the EU	-	
25	■ of which deferred tax assets arising from temporary differences	0	
25a	Losses for the current fiscal year (negative amount)	0	
25b	Foreseeable tax expenses relating to CET1 items (negative amount)	0	
26	Empty value set in the EU	0	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	
27a	Other regulatory adjustments	0	
28	Total regulatory adjustments to Common Equity Tier (CET 1) capital	-457	
29	Common Equity Tier 1 (CET 1) capital	14,343	
ADDITIONAL TIER 1 (AT1) CAPITAL: instruments			
30	Capital instruments and related share premium accounts	-	2
31	■ of which: classified as equity under the applicable accounting basis	-	
32	■ of which: classified as liabilities under the applicable accounting basis	-	
33	Amount of qualifying items referred to in Art. 484 (4) and related share premium accounts subject to gradual exclusion from AT1	-	2
33a	Amount of eligible items referred to in Art. 494a (1), of the CRR gradually excluded from AT1	-	
33b	Amount of eligible items referred to in Art. 494b (1) of the CRR gradually excluded from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including non-controlling interests not included in line 5) issued by subsidiaries and held by third parties	0	
35	■ of which instruments issued by subsidiaries subject to gradual exclusion	-	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
ADDITIONAL TIER 1 (AT1) CAPITAL: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the institution's own funds (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
41	Empty value set in the EU	-	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	14,344	
TIER 2 (T2) CAPITAL: instruments and provisions			
46	Capital instruments and related share premium accounts	2,228	2
47	Amount of qualifying items referred to in Art. 484 (5) and related share premium accounts subject to gradual exclusion from T2	-	2

Source based on balance
sheet reference
numbers/letters
according to the
regulatory consolidation
scope

<i>(in € millions)</i>		06/30/2021	
47a	Amount of eligible items referred to in Art. 494a (2) of the CRR, gradually excluded from AT1	-	
47b	Amount of eligible items referred to in Art. 494b (2), of the CRR, gradually excluded from AT1	-	
48	Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5) issued by subsidiaries and held by third parties	36	
49	■ <i>of which: instruments issued by subsidiaries subject to gradual exclusion</i>	-	
50	Credit risk adjustments	340	
51	Tier 2 (T2) capital before regulatory adjustments	2,603	
TIER 2 (T2) CAPITAL: instruments and provisions			
52	Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	-	
53	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	-	
54	Direct or indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the threshold of 10% net of eligible short positions) (negative amount)	-	
54a	Empty value set in the EU	-	
55	Direct holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Regulatory adjustments applied to Tier 2 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to gradual exclusion in accordance with Regulation (EU) No. 575/2013 (CRR residual amounts)	-	
56a	Qualifying deductions of eligible liabilities exceeding the institution's eligible liability items (negative amount)	-	-
56b	Other T2 regulatory adjustments	-	-
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	2,603	
59	Total capital (TC = T1 + T2)	16,947	
60	Total risk-weighted assets	116,577	
EQUITY RATIOS AND BUFFERS			
61	CET 1 capital (as a percentage of the total risk exposure amount)	12.30%	
62	Tier 1 capital (as a percentage of the total risk exposure amount)	12.30%	
63	Total capital (as a percentage of the total risk exposure amount)	14.54%	
64	Institution-specific buffer requirement (CET1 requirement in accordance with Art. 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of the risk exposure amount)	2.53%	
65	■ <i>of which capital conservation buffer requirement</i>	2.50%	
66	■ <i>of which countercyclical buffer requirement</i>	0.03%	
67	■ <i>of which systemic risk buffer requirement</i>	0.00%	
67a	■ <i>of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer</i>	0.00%	
67b	■ <i>of which: additional capital requirements to address risks other than the risk of excessive leverage</i>	0.00%	
68	Tier 1 capital available to meet buffer requirements (as a percentage of the risk exposure amount)	7.80%	
AMOUNTS BELOW THE THRESHOLDS FOR DEDUCTION (BEFORE WEIGHTING)			
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	365	

Source based on balance
sheet reference
numbers/letters
according to the
regulatory consolidation
scope

(in € millions)

06/30/2021

73	Direct and indirect holdings of the capital of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	232	
75	Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met)	54	
CAPS APPLICABLE FOR INCLUSION OF PROVISIONS IN TIER 2 CAPITAL			
76	Credit risk adjustments included in T2 in respect of exposures subject to the standardized approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustments in T2 under the standardized approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to the internal ratings-based approach (prior to the application of the cap)	286	
79	Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	411	
EQUITY INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION (applicable between January 1, 2014 and January 1, 2022 only)			
80	Current cap applicable to CET1 instruments subject to gradual exclusion	-	
81	Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	-	
82	Current cap applicable to AT1 instruments subject to gradual exclusion	-	
83	Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	-	
84	Current cap applicable to T2 instruments subject to gradual exclusion	-	
85	Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	-	

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RECONCILIATION BETWEEN REGULATORY CAPITAL AND THE BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS (EU CC2)

	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
<i>(In € millions at 06/30/2021)</i>			
ASSETS			
Cash, central banks - Assets	59,516	59,516	
Financial assets at fair value through profit or loss	32,906	32,906	
Hedging derivatives - Assets	650	650	
Financial assets at fair value through other comprehensive income	13,525	13,525	
Securities at amortized cost	3,145	3,145	
Loans and receivables to credit institutions and similar at amortized cost	30,531	30,531	
Loans and receivables due from customers at amortized cost	212,297	212,297	
Revaluation adjustment on interest-rate-hedged portfolios	718	718	
Short-term investments in the insurance business line and reinsurers' share of technical provisions	-	-	
Current tax assets	460	460	
Deferred tax assets	481	481	
Accruals and other assets	5,515	5,515	
Non-current assets held for sale	-	-	
Deferred profit-sharing	-	-	
Investment in associates	1,754	1,754	
Investment property	36	36	
Property, plant and equipment and finance leases	1,660	1,660	
Intangible assets	191	191	1
Goodwill	33	33	1
TOTAL ASSETS	363,418	363,418	
LIABILITIES			
Central banks - Liabilities	-	-	
Financial liabilities at fair value through profit or loss	20,821	20,821	
Hedging derivatives - Liabilities	1,463	1,463	
Due to credit institutions	72,941	72,941	
Due to customers	213,051	213,051	
Debt securities	30,531	30,531	2
Revaluation adjustment on interest-rate-hedged portfolios	11	11	
Current tax liabilities	217	217	
Deferred tax liabilities	250	250	
Accruals and other liabilities	4,878	4,878	
Liabilities on assets held for sale	-	-	
Technical provisions and other insurance liabilities	0	0	
Liabilities to credit institutions - JV	-	-	
Debt securities - JV	-	-	
Trading derivatives	-	-	
Liabilities to cred. inst.	-	-	
Hedging derivatives - Liabilities	-	-	
Other liabilities	-	-	
Debt securities	-	-	
Subordinated debt issued by insurance companies	-	-	
Provisions for risks and expenses	1,162	1,162	
Subordinated debt issued by bank	2,233	2,233	2
Total shareholders' equity	15,861	15,861	
Shareholders' equity attributable to the group	15,820	15,820	
<i>Share capital and related pay-ins</i>	1,784	1,784	3
<i>Consolidated reserves - Group</i>	12,953	12,953	4
<i>Unrealized gains and (losses) recognized directly in equity - Group</i>	34	34	
<i>Net profit/(loss) - Group</i>	1,049	1,049	4
Shareholders' equity - Non-controlling interests	40	40	5
TOTAL LIABILITIES	363,418	363,418	

1.2.2 Capital requirements

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TABLE 12: OVERVIEW OF RISK-WEIGHTED ASSETS (OV1)

		RWAs		Minimum capital
		[Risk weighted assets]		requirements
		a	b	c
		06/30/2021	12/31/2020	06/30/2021
<i>(in € millions)</i>				
1	Credit risk (excl. counterparty risk - CCR)	100,301	97,544	8,024
2	of which standard approach	18,497	16,608	1,480
3	of which simple IRB approach (F-IRB)	9,647	9,527	772
4	of which slotting approach	6,549	685	524
EU 4a	of which equities using the simple weighting method	12,086	12,209	967
5	of which advanced IRB approach (A-IRB)	60,071	59,200	4,806
6	Counterparty credit risk (CCR)	2,637	1,926	211
7	of which standard approach	1,978	147	158
8	of which internal model method (IMM)	-	-	-
EU 8a	of which exposure to a CCP	8	11	1
EU 8b	of which credit valuation adjustment - CVA	331	262	26
9	of which other CCR	320	1 506	26
15	Settlement risk	0	-	0
16	Securitization exposure in the banking book	1,358	1,272	109
17	of which SEC-IRBA approach	-	-	-
18	of which SEC-ERBA approach	1,259	1,206	101
19	of which standard approach	99	67	8
EU 19a	of which 1,250 % /deduction	-	-	-
20	Position, currency and commodity risk (Market risk)	2,899	2,973	232
21	of which standard approach	2,899	2,973	232
22	of which internal model-based approaches (IMM)	-	-	-
EU 22a	Major risks	-	-	-
24	Operational risk	-	-	-
EU 24a	of which base indicator approach	9,382	9,695	751
EU 24b	of which standard approach	300	270	24
EU 24c	of which advanced measurement approach	81	89	6
29	TOTAL	116, 577	113, 410	9, 326

1.3 PRUDENTIAL METRICS

1.3.1 Solvency ratio

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TABLE 14: AMOUNT OF COUNTERCYCLICAL CAPITAL BUFFER SPECIFIC TO THE INSTITUTION (EU CCYB2)

<i>(in € millions)</i>	06/30/2021	12/31/2020
Total risk-weighted assets	116,577	113,410
Countercyclical buffer ratio specific to the institution	0.0266%	0.0146%
Required countercyclical buffer specific to the institution	31	17

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TABLE 15: GEOGRAPHICAL BREAKDOWN OF RELEVANT CREDIT EXPOSURES FOR THE CALCULATION OF COUNTERCYCLICAL CAPITAL BUFFER (EU CCYB1)

06/30/2021 <i>(in € millions)</i>	General credit exposures		Trading book exposures		Securitization exposures		Capital requirements				Weighting of capital requirements	Countercyclical buffer ratio
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book	Value of trading book exposures using internal models	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Of which: general credit exposures	Of which: trading book exposures	Of which: securitization exposures	Total		
Luxembourg	3,737	1,371	45	0	0	21	336	1	1	337	4.19%	0.50%
Hong Kong	31	836	99	0	0	0	35	2	0	36	0.45%	1.00%
Norway	29	198	0	0	0	0	7	0	0	7	0.09%	1.00%
Czech Republic	26	5	0	0	0	0	2	0	0	2	0.02%	0.50%
Slovakia	10	1	0	0	0	0	1	0	0	1	0.01%	1.00%
Bulgaria	1	0	0	0	0	0	0	0	0	0	0.00%	0.50%

12/31/2020 <i>(in € millions)</i>	General credit exposures		Trading book exposures		Securitization exposures		Capital requirements				Weighting of capital requirements	Countercyclical buffer ratio
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book	Value of trading book exposures using internal models	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book	Value of trading book exposures using internal models		
Luxembourg	2,894	1,379	16	0	0	10	263	0	1	264	3.38%	0.25%
Hong Kong	22	966	79	0	0	0	38	1	0	40	0.51%	1.00%
Norway	16	95	24	0	0	0	7	0	0	8	0.10%	1.00%
Czech Republic	19	5	0	0	0	0	1	0	0	1	0.02%	0.50%
Slovakia	6	2	0	0	0	0	0	0	0	0	0.01%	1.00%
Bulgaria	1	0	0	0	0	0	0	0	0	0	0.00%	0.50%

1.3.2 Leverage ratio

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TABLE 18: SUMMARY OF RECONCILIATION BETWEEN ACCOUNTING ASSETS AND EXPOSURES FOR LEVERAGE RATIO PURPOSES (EU LR1)

<i>(in € millions)</i>		06/30/2021	12/31/2020
1	Total assets according to published financial statements	363,418	354,257
2	Adjustment for entities consolidated from an accounting point of view but which do not fall within the scope of regulatory consolidation	0	
3	(Adjustment for securitized exposures that meet the operational requirements for risk transfer)	0	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable)) - CDC receivable	-54,003	-58,954
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting basis but excluded from the total exposure measurement under Article 429 bis (1) (i) of the CRR).	0	
6	Adjustment for regular-way purchases and sales of financial assets recognized at the transaction date	0	
7	Adjustment for qualifying centralized cash management systems transactions	0	
8	Adjustment for derivative financial instruments	2,649	-1,325
9	Adjustment for securities financing transactions (SFT)	-5,663	633
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	26,289	25,787
11	(Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions that reduced Tier 1 capital)	-67	
EU-11a	(Adjustment for exposures excluded from the total exposure measurement under Article 429 bis (1) (c) of the CRR)	-12,483	
EU-11b	(Adjustment for exposures excluded from the total exposure measurement under Article 429 bis (1) (j) of the CRR)	-9,968	
12	Other adjustments	-1,528	2,158
13	TOTAL EXPOSURE MEASUREMENT	308,643	322,556

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TABLE 17: LEVERAGE RATIO – JOINT STATEMENT (EU LR2)

<i>Exposures for leverage ratio purposes under the CRR (in € millions)</i>		06/30/2021
Balance sheet exposures (excluding derivatives and SFTs)		
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral)	343,684
2	Addition of the amount of collateral provided for derivatives, when they are deducted from balance sheet assets in accordance with the applicable accounting basis	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided in derivative transactions)	-2,097
4	(Adjustment for securities received in SFTs that are recognized as assets)	0
5	(Adjustment for general credit risk of balance sheet items)	0
6	(Amounts of assets deducted when determining Tier 1 capital)	-67
7	Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	341,520
Derivatives exposures		
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	1,257
EU-8a	Exception for derivatives: contribution of replacement costs under the simplified standardized approach	0
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	2,391
EU-9a	Exception for derivatives: contribution of potential future exposure under the simplified standardized approach	0
EU-9b	Exposure determined by applying the original exposure method	445
10	[CCP leg exempt from exposures for transactions cleared for clients - SA CCR]	0
EU-10a	[CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach]	0
EU-10b	[CCP leg exempt from exposures for transactions cleared for clients - original exposure method]	0
11	Effective notional amount adjusted for credit derivatives sold	5,238
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-3,258
13	Total derivative exposures	6,073
SFT exposures		
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	16,879
15	(Net value of cash payables and receivables of gross SFT assets)	-5,664

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

16	Counterparty risk exposure for SFT assets	1
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429 sexies (5) and Article 222 of CRR	0
17	Exposures when the institution acts as an agent	0
EU-17a	(CCP leg exempt from client-cleared SFT exposures)	0
18	Total exposure to SFTs	11,216
Other off-balance-sheet exposures		
18	Off-balance sheet exposures at gross notional amount	64,209
20	(Adjustments for conversion into equivalent credit amounts)	-37,921
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0
22	Total other off-balance sheet exposures	26,289
Exposures exempted		
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-12,483
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-9,968
EU-22k	Total exempt exposures	-22,451
Capital and total exposure measurement		
23	Tier 1 capital	14,344
24	Total exposure measurement	308,643
Leverage ratio		
25	Leverage ratio (%)	4.65%
25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	0.00%
26	Minimum leverage ratio regulatory requirement (%)	0
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%
EU-26b	<i>of which: to be composed of CET1 capital</i>	0.0%
27	Leverage ratio buffer requirement (%)	0
EU-27a	Overall leverage ratio requirement (%)	3.3%
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES		
EU-27b	Overall leverage ratio requirement (%)	NA
PUBLICATION OF AVERAGE VALUES		
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	17,445
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	11,215
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	314,874
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	368,877
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	4.56%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	3.89%

Exposures (in € millions)		12/31/2020
Balance-sheet items (excluding derivatives, temporary sales of securities, fiduciary assets, but including collateral)		
1	Balance-sheet items (excluding derivatives, temporary sales of securities, fiduciary assets, but including collateral)	339,762
2	[Assets deducted to determine Tier 1]	-68
3	Total balance-sheet exposures (excl. derivatives, temporary sales of securities and fiduciary assets) – sum of lines 1 and 2	339,694
Derivatives		
4	Replacement cost for all derivatives (i.e. net of eligible margin calls received)	1,287
5	Add-on for future potential exposures associated with derivatives (mark-to-market method)	1,885
7	[Deductions of cash margin calls paid as part of transactions in derivatives]	-2,822
9	Effective notional amount adjusted for credit derivatives sold	4,781
10	[Adjusted effective notional offsets and deductions of add-ons for credit derivatives sold]	-3,017
11	Total exposures from derivatives – sum of lines 4 to 10	2,114
Exposures from temporary sales of securities		
12	Gross assets equal to temporary sales of securities (without offset) after adjusting for transactions accounted as sales	13,911
14	Exposures to counterparty credit risk from assets related to temporary sales of securities	3
16	Total exposures from temporary sales of securities – sum of lines 12 to 15a	13,914
Other off-balance-sheet exposures		
17	Off-balance-sheet exposures in gross notional amount	65,118
18	[Adjustments and equivalent credit risk amounts]	-39,331
19	Other off-balance-sheet exposures – sum of lines 17 to 18	25,787
Exempt exposure under Articles 429.7 and 429.14 of the CRR (on and off balance sheet)		
EU-19a	[Exemption of intra-group exposures (individual basis) per Article 429.7 of the CRR (on and off balance sheet)]	-
EU-19b	[Exempt exposures under Article 429.14 of the CRR (on- and off-balance-sheet)] ⁽¹⁾	-58,954
CAPITAL and total exposure		
20	Tier 1	14,141
21	Total exposures – sum of lines 3, 11, 16, 19, EU-19a and EU-19b	322,556
Leverage ratio		
22	Leverage ratio	4.38%
22A	Leverage ratio (excluding the impact of temporary exclusions)	3.71%
Transitional arrangements chosen and amounts of de-recognized fiduciary items		
EU-23	Transitional arrangements chosen to define the measurement of capital	YES

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TABLE 19: BREAKDOWN OF EXPOSURES ON THE BALANCE SHEET – EXCLUDING DERIVATIVES, SFTS AND EXEMPT EXPOSURES (EU LR3)

		06/30/2021	12/31/2020
		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
<i>(in € millions)</i>			
EU-1	Total balance sheet exposures⁽¹⁾ of which:	265,158	277,986
EU-2	Trading book exposures	13,083	14,154
EU-3	Banking book exposures, of which:	252,075	263,833
EU-4	Secured bonds	431	437
EU-5	Exposures treated as sovereigns	25,769	28,464
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	233	222
EU-7	Institutions	10,050	24,743
EU-8	Secured by real estate mortgages	108,479	103,708
EU-9	Retail exposures	30,138	30,221
EU-10	Corporate exposures	57,864	58,218
EU-11	Exposures in default	2,917	2,813
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	16,194	15,007

* Excluding derivatives, temporary sales of securities and exempt exposures.

1.4 CREDIT RISK

1.4.1 Exposures

TERM OF EXPOSURES – BALANCE SHEET AND OFF-BALANCE SHEET (EU CRI1A)

		Net exposure value					
<i>(in € millions at 06/30/2021)</i>		Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	Total
1	Loans and advances	114,253	45,814	103,075	99,867	7,382	370,391
2	Debt securities	471	1,484	3,200	4,904	5,453	15,512
3	TOTAL	114,724	47,298	106,275	104,771	12,835	385,903

1.4.2 Credit quality of assets

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TABLE 32: CREDIT QUALITY OF FORBORNE EXPOSURES (EU CQ1)

		Gross carrying amount/nominal amount of exposures subject to forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral received and non-performing financial guarantees subject to forbearance measures
<i>(in € millions at 30/06/2021)</i>			of which defaulted	Of which impaired					
005	Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	1,348	1,362	1,362	1,362	-76	-466	1,545	692
020	Central banks	0	0	0	0	0	0	0	0
030	Public administration	0	4	4	4	0	0	3	3
040	Credit institutions	0	0	0	0	0	0	0	0
050	Other financial institutions	25	112	112	112	-1	-57	61	49
060	Non-financial corporations	1,094	1,092	1,092	1,092	-68	-361	1,211	541
070	Households	229	155	155	155	-7	-48	270	99
080	Debt securities	0	129	129	129	0	0	0	0
090	Loan commitments given	32	13	13	13	0	0	16	0
100	TOTAL	1,380	1,504	1,504	1,504	-76	-466	1,561	692

		Gross carrying amount/nominal amount of restructured exposure				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
		Performing loans	Non-performing loans			On performing forborne exposures	On non-performing forborne exposures		Of which collateral received and non-performing financial guarantees subject to forbearance measures
<i>(in € millions at 12/31/2020)</i>			of which defaulted	Of which impaired					
	Loans and advances	282	1,166	1,166	1,166	-12	-429	858	606
	Central banks	0	0	0	0	0	0	0	0
	Public administration	0	2	2	2	0	0	2	2
	Credit institutions	0	0	0	0	0	0	0	0
	Other financial institutions	2	110	110	110	0	-55	49	48
	Non-financial corporations	208	897	897	897	-7	-327	646	455
	Households	72	157	157	157	-4	-47	161	101
	Debt instruments	0	125	125	125	0	0	0	0
	Loan commitments given	11	15	15	15	0	0	14	0
	TOTAL	292	1,306	1,306	1,306	-12	-429	872	606

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TABLE 29: CREDIT QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHIC AREA (EU CQ4)

<i>(in € millions)</i> <i>At 06/30/2021</i>	Total outstandings / gross nominal amount				Cumulative impairments	Impairments of off-balance sheet commitments and financial guarantees given	Accumulated negative change in fair value due to credit risk on non-performing exposures
	of which non-performing loans		of which loans subject to impairment	of which loans in default			
Balance sheet exposures	256,496	5,631	5,631	255,963	-3,690		0
France	206,750	4,859	4,859	206,285	-3,180		0
Germany	3,062	10	10	3,062	-25		0
Luxembourg	5,652	36	36	5,636	-69		0
Belgium	1,701	49	49	1,675	-43		0
United Kingdom	3,793	172	172	3,843	-161		0
Switzerland	8,125	136	136	8,125	-52		0
United States of America	8,221	35	35	8,213	-46		0
Spain	1,246	28	28	1,246	-9		0
The Netherlands	1,935	9	9	1,935	-6		0
Singapore	2,321	0	0	2,321	-2		0
Australia	1,686	0	0	1,637	-4		0
Japan	1,231	77	77	1,231	-20		0
Other countries	10,772	219	219	10,755	-73		0
Off-balance sheet exposures	67,952	310	310	0	0	350	0
France	49,640	272	272	0	0	306	0
Luxembourg	1,746	3	3	0	0	5	0
United Kingdom	1,920	12	12	0	0	1	0
Switzerland	3,668	21	21	0	0	2	0
United States of America	4,164	0	0	0	0	4	0
The Netherlands	1,230	0	0	0	0	5	0
Other countries	5,583	2	2	0	0	27	0
TOTAL	324,448	5,941	5,941	255,963	-3,690	350	0

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TABLE 28: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY BUSINESS LINE (EU CQ5)

<i>(in € millions)</i> <i>At 06/30/2021</i>	Gross carrying amount				Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
	Of which non-performing		Of which loans and advances subject to impairment	Of which defaulted		
Agriculture, forestry and fishing	3,280	130	130	3,280	-69	0
Extractive industries	579	25	25	579	-22	0
Manufacturing industry	10,812	476	476	10,812	-286	0
Production and distribution of electricity, gas, steam and air conditioning	2,322	53	53	2,322	-20	0
Water production and distribution	713	17	17	713	-13	0
Construction	7,637	327	327	7,637	-195	0
Retail	12,188	720	720	12,188	-458	0
Transport and storage	6,585	219	219	6,585	-91	0
Accommodation and catering	4,266	297	297	4,266	-392	0
Information and communication	2,263	61	61	2,263	-41	0
Financial and insurance activities	9,998	318	318	9,998	-278	0
Real estate activities	39,492	906	906	39,492	-503	0
Professional, scientific and technical activities	12,223	391	391	12,223	-242	0
Administrative and support services activities	5,118	204	204	5,112	-132	0
Public administration and defense, compulsory social security	79	0	0	79	0	0
Teaching	833	17	17	833	-12	0
Human health and social action	4,296	55	55	4,296	-45	0
Arts, entertainment and recreational activities	916	47	47	916	-60	0
Other services	11,258	231	231	11,258	-102	0
TOTAL	134,858	4,492	4,492	134,852	-2,962	0

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TABLE 35: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (CQ7)

	06/30/2021		12/31/2020	
	Collateral obtained by taking possession (accumulated)			
<i>(in € millions)</i>	Value at initial recognition	Cumulative negative change	Value at initial recognition	Cumulative negative change
Property, plant and equipment	0	0	0	0
Other than property, plant and equipment	8	0	8	0
<i>Residential real estate property</i>	8	0	6	0
<i>Commercial property</i>	0	0	0	0
<i>Real estate mortgages</i>	0	0	0	0
<i>Equity and debt instruments</i>	0	0	0	0
<i>Other collateral</i>	0	0	1	0
TOTAL	8	0	8	0

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TABLE 34: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS [EU CR1]

	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fairvalue attributable to credit risk						Collateral and financial guarantees received			
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans	
	Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3		Of which Stage 1	o/w status 2		Of which Stage 2	Of which Stage 3					
<i>(in € millions) At 06/30/2021</i>																
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	66,221	66,220	1	0	0	0	0	0	0	0	0	0	0	0	0	0
DUE TO CENTRAL BANKS	233,922	213,274	20,637	5,419	0	5,419	-1,151	-303	-848	-2,355	0	-2,355	0	163,653	2,151	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	1,528	1,484	43	30	0	30	0	0	0	-1	0	-1	0	1,087	12	
Credit institutions	21,846	21,838	9	1	0	1	-2	-2	0	0	0	0	0	1,295	0	
Other financial institutions	9,051	8,708	339	162	0	162	-23	-13	-10	-82	0	-82	0	4,167	68	
Other financial institutions	130,366	113,486	16,874	4,492	0	4,492	-1,010	-252	-757	-1,952	0	-1,952	0	92,712	1,699	
Of which SMEs	104,286	89,883	14,403	3,750	0	3,750	-827	-172	-655	-1,734	0	-1,734	0	78,122	1,420	
Households	71,131	67,758	3,373	735	0	735	-116	-35	-81	-319	0	-319	0	64,392	372	
DEBT SECURITIES	16,943	16,376	45	212	0	212	-11	-10	-1	-173	0	-173	0	0	0	
Central banks	1,115	1,115	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	5,506	5,505	0	0	0	0	-2	-2	0	0	0	0	0	0	0	
Credit institutions	4,893	4,862	0	1	0	1	-4	-4	0	-1	0	-1	0	0	0	
Other financial institutions	1,421	1,416	5	133	0	133	-1	-1	0	-131	0	-131	0	0	0	
Non-financial corporations	4,008	3,478	39	78	0	78	-5	-4	-1	-41	0	-41	0	0	0	
OFF-BALANCE SHEET EXPOSURES	67,642	62,668	4,973	310	0	310	-240	-81	-159	-110	0	-110	0	13,102	62	
Central banks	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	797	797	0	0	0	0	0	0	0	0	0	0	0	620	0	
Credit institutions	8,083	6,500	1,583	48	0	48	-2	-2	0	-17	0	-17	0	112	3	
Other financial institutions	2,102	1,869	233	3	0	3	-11	-6	-6	-2	0	-2	0	282	2	
Non-financial corporations	46,614	43,696	2,918	250	0	250	-223	-71	-152	-91	0	-91	0	9,905	55	
Households	10,007	9,768	239	8	0	8	-3	-2	-1	0	0	0	0	2,184	1	
TOTAL	384,728	358,539	25,656	5,941	0	5,941	-1,402	-394	-1,008	-2,637	0	-2,637	0	176,756	2,213	

	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received		
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans
	(in € millions at 31/12/2020)	Of which status 1	Of which status 2	Of which status 2	Of which status 3	Of which status 3	Of which status 1	Of which status 2	Of which status 2	Of which status 3	Of which status 2	Of which status 3			
LOANS AND ADVANCES	162,202	204,107	25,222	5,308	0	5,308	-1,214	-271	-942	-2,418	0	-2,418	0	149,366	1,948
Central banks	-57,478	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,547	1,547	0	28	0	28	0	0	0	-1	0	-1	0	1,129	12
Credit institutions	11,455	21,108	4	1	0	1	-2	-2	0	0	0	0	0	1,245	0
Other financial institutions	8,596	8,373	224	186	0	186	-17	-12	-5	-84	0	-84	0	3,279	60
Non-financial corporations	129,466	107,766	21,693	4,307	0	4,307	-1,049	-218	-831	-1,995	0	-1,995	0	85,139	1,501
Of which SMEs	103,059	88,285	14,775	3,697	0	3,697	-730	-167	-562	-1,750	0	-1,750	0	74,264	1,332
Households	68,616	65,314	3,302	786	0	786	-145	-38	-107	-338	0	-338	0	58,574	374
DEBT INSTRUMENTS	15,749	15,201	45	178	0	178	-10	-10	-1	-161	0	-161	0	0	0
Central banks	978	978	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	5,718	5,703	15	0	0	0	-2	-2	0	0	0	0	0	0	0
Credit institutions	4,458	4,410	16	1	0	1	-4	-3	-1	-1	0	-1	0	0	0
Other financial institutions	932	929	3	129	0	129	-1	-1	0	-127	0	-127	0	0	0
Non-financial corporations	3,662	3,180	11	48	0	48	-3	-3	0	-33	0	-33	0	0	0
OFF-BALANCE-SHEET COMMITMENTS	68,727	62,927	5,801	270	0	270	-273	-76	-197	-112	0	-112	0	13,092	63
Central banks	29	29	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	793	793	0	0	0	0	0	0	0	0	0	0	0	644	0
Credit institutions	7,603	6,830	773	34	0	34	-3	-2	0	-4	0	-4	0	108	4
Other financial institutions	2,679	2,632	47	3	0	3	-6	-5	-1	-1	0	-1	0	292	2
Non-financial corporations	48,501	43,767	4,734	227	0	227	-260	-66	-195	-107	0	-107	0	10,041	57
Households	9,121	8,875	246	6	0	6	-4	-2	-1	0	0	0	0	2,006	1
TOTAL	246,677	282,235	31,068	5,756	0	5,756	-1,497	-357	-1,140	-2,691	0	-2,691	0	162,458	2,012

CHANGE IN STOCK OF NON-PERFORMING LOANS AND ADVANCES (EU CR2)

	Gross carrying amount
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,308
Additions to non-performing portfolios	1,570
Outflows from non-performing portfolios	-1,459
<i>Outflows due to write-offs</i>	-145
<i>Outflows due to other reasons</i>	-1,313
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,419

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TABLE 25: CREDIT QUALITY OF LOANS AND ADVANCES SUBJECT TO REPAYMENT MORATORIA APPLIED DUE TO THE COVID-19 PANDEMIC

As of June 30, 2021 (in € millions)	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk ⁽²⁾							Gross carrying amount			
	Performing		Non-performing		Performing		Non-performing		Of which: unlikely payment, not past due or past due ≤ 90 days	Of which: unlikely payment, not past due or past due ≤ 90 days	Additions from non-performing exposures				
	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)							
Loans and advances subject to moratoria ⁽¹⁾	30,633	30,284	125	5,496	348	90	69	-428	-325	-12	-275	-103	-33	-23	99
of which: households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: secured by residential real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: non-financial corporations	30,576	30,228	125	5,496	348	90	69	-428	-325	-12	-275	-103	-33	-23	99
of which: small and medium-sized enterprises	27,428	27,129	116	1,180	299	88	64	-386	-293	-12	-255	-93	-32	-22	81
of which: secured by commercial real estate	523	520	9	96	3	1	0	-3	-3	0	-2	-1	0	0	2

⁽¹⁾ Repayments of moratoria granted since 2020 amounted to €30.2 billion as of June 30, 2021. The remaining amount due is €0.4 billion as of June 30, 2021.

⁽²⁾ Excluding additional provisions on sensitive sectors related to the COVID-19 crisis.

As of December 31, 2020 (in € millions)	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk ⁽²⁾						Gross carrying amount
	Performing				Non-performing				Performants			Non performants			
	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	
Loans and advances subject to moratoria ⁽¹⁾	35,548	35,300	82	3,930	248	90	51	-326	-256	-4	-86	-70	-28	-13	81
of which: households															
of which: secured by residential real estate															
of which: non-financial corporations	35,487	35,239	82	3,930	248	90	51	-325	-256	-4	-86	-70	-28	-13	81
of which: small and medium-sized enterprises	31,672	31,460	74	726	212	84	50	-284	-223	-4	-78	-60	-27	-13	73
of which: secured by commercial real estate	626	620	6	0	6	5	0	-3	-2	0	0	-1	-1	0	1

⁽¹⁾ Repayments of moratoria granted in 2020 amounted to €35.1 billion as of December 31, 2020. The remaining amount due is €0.4 billion at as of December 31, 2020.

⁽²⁾ Excluding additional provisions on sensitive sectors related to the COVID-19 crisis.

Update of Table 26 of the 2020 Universal Registration Document, page 190

TABLE 26: VOLUME OF LOANS AND ADVANCES SUBJECT TO STATUTORY AND NON-LEGISLATIVE MORATORIA BY RESIDUAL MATURITY

(in € millions at 06/30/2021)	Number of debtors	Gross carrying amount							
		Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
				≤ 3 months	>3 months ≤6 months	>6 months ≤9 months	>9 months ≤12 months	> 1 year	
Loans and advances for which a moratorium has been proposed	0	30,633							
Loans and advances subject to moratoria (granted)	0	30,633	0	30,272	360	0	0	0	0
of which: households		0	0	0	0	0	0	0	0
of which: secured by residential real estate		0	0	0	0	0	0	0	0
of which: non-financial corporations		30,576	0	30,216	360	0	0	0	0
of which: small and medium-sized enterprises		27,428	0	27,078	350	0	0	0	0
of which: secured by commercial real estate		523	0	523	0	0	0	0	0

<i>(in € millions at 12/31/2020)</i>	Number of debtors	Gross carrying amount							
		Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
				≤ 3 months	>3 months ≤6 months	>6 months ≤9 months	>9 months ≤12 months	> 1 year	
Loans and advances for which a moratorium has been proposed	0	35,548							
Loans and advances subject to moratoria (granted)	0	35,548	0	35,139	410	0	0	0	0
of which: households		0	0	0	0	0	0	0	0
of which: secured by residential real estate		0	0	0	0	0	0	0	0
of which: non-financial corporations		35,487	0	35,077	410	0	0	0	0
of which: small and medium-sized enterprises		31,672	0	31,274	397	0	0	0	0
of which: secured by commercial real estate		626	0	626	0	0	0	0	0

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TABLE 24: CREDIT QUALITY OF STATE-GUARANTEED LOANS

<i>(in € millions at 06/30/2021)</i>	Gross carrying amount	Maximum amount of guarantee that may be taken into consideration		Gross carrying amount
		of which: forborne	Public guarantees received	Additions from non-performing exposures
New loans and advances issued subject to public guarantee schemes	11,904	230	10,618	201
of which: households	0			0
of which: secured by residential real estate	0			0
of which: non-financial corporations	11,896	228	10,611	201
of which: small and medium-sized enterprises	9,746			163
of which: secured by commercial real estate	75			0

1.4.3 Standardized approach

Update of Table 37 of the 2020 Universal Registration Document, page 202

TABLE 37: EXPOSURES UNDER THE STANDARDIZED APPROACH (EU CR5)

06/30/2021		Weighting																		
<i>(in € millions)</i>																				
Category		0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1,250 %	Other	Deducted	Total	Of which not rated	
of exposure																				
1 – Governments and central banks	77,713	-	-	-	-	314	-	92	-	-	-	54	-	231	-	-	-	-	78,404	-
2 – Regional or local authorities	139	-	-	-	-	233	-	-	-	-	-	-	-	-	-	-	-	-	372	-
3 – Public sector (public organizations excluding central governments)	11,100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,100	-
4 – Multilateral development banks	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	317	-
5 – International organizations	180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	180	-
6 – Institutions (banks)	4,832	-	-	-	-	1,275	-	7	-	-	42	0	-	-	-	-	-	-	6,156	-
7 – Corporates	-	-	-	-	-	296	-	852	-	-	7,523	2	-	-	-	-	-	-	8,673	-
8 – Retail customers	-	-	-	-	-	-	-	-	-	2,132	-	-	-	-	-	-	-	-	2,132	-
9 – Exposures secured by real estate mortgages	-	-	-	-	-	-	4,537	2,731	-	214	595	-	-	-	-	-	-	-	8,077	-
10 – Exposures in default	6	-	-	-	-	1	-	-	-	-	146	327	-	-	-	-	-	-	480	-
11 – Exposures presenting an especially high risk	-	-	-	-	-	-	-	-	-	-	-	1,220	-	-	-	-	-	-	1,220	-
12 – Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 – Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 – Exposures in the form of UCIT shares or equities	47	-	-	-	-	-	-	1	-	-	67	187	-	-	65	-	-	-	366	-
15 – Equity exposure	-	-	-	-	-	-	-	-	-	-	98	-	-	-	-	-	-	-	98	-
16 – Other assets	-	-	-	-	0	4	-	8	-	-	838	-	-	-	-	17	-	-	866	-
17 – TOTAL	94,334	-	-	0	2,122	4,537	3,690	-	2,346	9,363	1,737	231	-	65	17	-	-	-	118,442	-

Totals include outstandings weighted at 250%, which are deferred assets.

The exposure to governments and central banks is nearly entirely weighted at 0%. The capital requirements for this book demonstrate a sovereign risk for CIC limited to high-quality counterparties.

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

12/31/2020

Weighting

(in € millions)

Category of exposure	Weighting															Deducted	Total	Of which not rated
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	Other				
1 – Governments and central banks	76,056	-	-	-	469	-	96	-	-	51	-	286	-	-	-	-	76,958	-
2 – Regional or local authorities	77	-	-	-	213	-	13	-	-	1	-	-	-	-	-	-	304	-
3 – Public sector (public organizations excluding central governments)	10,361	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,361	-
4 – Multilateral development banks	274	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	274	-
5 – International organizations	176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	176	-
6 – Institutions (banks)	4,932	-	-	-	1,505	-	29	-	-	15	-	-	-	-	-	-	6,481	-
7 – Corporates	-	-	-	-	354	-	982	-	-	6,775	1	-	-	-	-	-	8,112	-
8 – Retail customers	-	-	-	-	-	-	-	-	1,922	-	-	-	-	-	-	-	1,922	-
9 – Exposures secured by real estate mortgages	-	-	-	-	-	4,223	2,524	-	157	567	-	-	-	-	-	-	7,471	-
10 – Exposures in default	5	-	-	-	-	-	-	-	-	308	506	-	-	-	-	-	819	-
11 – Exposures presenting an especially high risk	-	-	-	-	-	-	-	-	-	-	1,164	-	-	-	-	-	1,164	-
12 – Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 – Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 – Exposures in the form of UCIT shares or equities	-	-	-	-	-	-	-	-	-	59	-	-	-	-	-	-	59	-
15 – Equity exposure	-	-	-	-	-	-	-	-	-	101	-	-	-	-	-	-	101	-
16 – Other assets	-	-	-	-	3	-	7	-	-	588	-	-	-	-	17	-	615	-
17 – TOTAL	91,881	-	-	-	2,544	4,223	3,651	-	2,079	8,465	1,671	286	-	17	-	-	114,817	-

1.4.4 Internal rating systems

Update of Table 38 of the 2020 Universal Registration Document, page 206

TABLE 38: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6)

June 30, 2021 (in € millions)	PD range	Gross exposures initially on balance sheet	Off-balance sheet exposures before accounting for CCFs	Weighted average CCF	Exposure after CCF and after CRM	Weighted average PD (%)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (years)	Weighted exposure amount after additional factors	Density of risk-weighted exposure amount	Expected losses	Corrected values & provisions
Governments and central banks	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	0 to < 0.15	14,437	2,489	28%	16,775	0%	3,069	39%	2.5	2,254	13%	2.1	4.5
	of which [0 to < 0.10]	10,077	2,422	28%	12,397	0%	3,016	39%	2.5	546	4%	0.4	4.4
	of which [0.10 to < 0.15]	4,360	67	20%	4,377	0%	53	40%	2.5	1,708	39%	1.7	0.1
	0.15 to < 0.25	374	136	49%	441	0%	38	41%	2.5	283	64%	0.4	0.3
	0.25 to < 0.50	206	127	59%	288	0%	32	38%	2.5	223	78%	0.4	0.4
	0.50 to < 0.75	-	-	0%	0	-	0	0%	-	0	-	0.0	0.0
	0.75 to < 2.50	223	217	70%	376	1%	30	42%	2.6	485	129%	2.0	0.6
	of which [0.75 to < 1.75]	223	217	70%	376	1%	30	42%	2.6	485	129%	2	1
	of which [1.75 to < 2.50]	-	-	0%	0	-	0	0%	-	0	-	-	-
	2.50 to < 10.00	191	99	30%	221	3%	29	43%	2.6	378	171%	3	1
	of which [2.50 to < 5.00]	156	99	30%	186	3%	27	43%	2.5	302	162%	2	1
	of which [5.00 to < 10.00]	35	-	0%	35	7%	2	45%	-	77	219%	1	-
	10.00 to < 100.00	6	24	46%	17	22%	33	43%	2.5	50	287%	2	1
	of which [10.00 to < 20.00]	-	-	0%	0	-	0	0%	-	0	-	-	-
	of which [20.00 to < 30.00]	6	24	46%	17	22%	33	43%	2.5	50	287%	2	1
	of which [30.00 to < 100.00]	-	-	0%	0	-	0	0%	-	0	-	-	-
	100.00 (default)	1	1	54%	2	100%	3	45%	2.7	0	-	1	0
	Subtotal	15,439	3,093	32%	18,119	0%	3,234	39%	2.5	3,673	20%	10	8
Companies	0 to < 0.15	5,717	10,387	49%	9,828	0%	250	25%	2.5	1,708	17%	2	4
	of which [0 to < 0.10]	3,402	4,171	53%	4,658	0%	127	29%	2.5	751	16%	1	1
	of which [0.10 to < 0.15]	2,315	6,216	46%	5,169	0%	123	22%	2.5	957	19%	1	3
	0.15 to < 0.25	3	1	0%	3	0%	1	45%	-	1	52%	0	-
	0.25 to < 0.50	4,313	11,720	45%	9,606	0%	228	29%	2.5	4,053	42%	10	13
	0.50 to < 0.75	12,897	3,064	43%	14,213	1%	8,668	22%	2.5	5,077	36%	20	21
	0.75 to < 2.50	18,152	10,085	49%	23,086	1%	10,038	28%	2.5	14,508	63%	86	121
	of which [0.75 to < 1.75]	13,734	8,977	49%	18,125	1%	6,574	29%	2.5	11,769	65%	63	91
	of which [1.75 to < 2.50]	4,417	1,107	49%	4,961	2%	3,464	23%	2.5	2,738	55%	23	30
	2.50 to < 10.00	11,804	3,593	44%	13,402	4%	6,194	26%	2.5	10,781	80%	144	270

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

	of which [250 to < 500]	9,260	3,068	45%	10,622	3%	4,664	26%	2.5	8,396	79%	97	166
	of which [500 to < 10.00]	2,544	535	44%	2,780	8%	1,530	23%	2.5	2,385	86%	48	104
	10.00 to < 100.00	2,271	644	50%	2,595	19%	1,171	26%	2.5	3,449	133%	122	267
	of which [10.00 to < 20.00]	1,858	589	51%	2,157	16%	732	26%	2.5	2,917	135%	91	156
	of which [20.00 to < 30.00]	45	3	58%	47	24%	32	26%	2.6	71	153%	3	2
	of which [30.00 to < 100.00]	369	53	43%	392	33%	407	22%	2.5	461	118%	28	109
	100.00 (default)	1,968	328	61%	2,168	100%	1,442	58%	2.5	1,155	53%	1,186	1,018
	Subtotal	57,124	39,823	47%	74,902	5%	27,992	27%	2.5	40,732	54%	1,571	1,715
Of which: Specialized lending	Subtotal	-	-	0%	0	-	0	0%	-	0	-	-	-
Of which: SMEs	0 to < 0.15	-	-	0%	0	-	0	0%	-	0	-	-	-
	of which [0 to < 0.10]	-	-	0%	0	-	0	0%	-	0	-	-	-
	of which [0.10 to < 0.15]	-	-	0%	0	-	0	0%	-	0	-	-	-
	0.15 to < 0.25	-	-	0%	0	-	0	0%	-	0	-	-	-
	0.25 to < 0.50	-	-	0%	0	-	0	0%	-	0	-	-	-
	0.50 to < 0.75	7,119	937	47%	7,560	1%	5,328	21%	2.5	2,190	29%	10	10
	0.75 to < 2.50	7,344	1,361	47%	7,978	1%	6,886	21%	2.5	3,026	38%	25	44
	of which [0.75 to < 1.75]	4,988	945	44%	5,401	1%	4,853	21%	2.5	1,920	36%	14	28
	of which [1.75 to < 2.50]	2,356	416	53%	2,577	2%	2,033	21%	2.5	1,106	43%	11	16
	2.50 to < 10.00	4,471	761	51%	4,858	4%	3,831	20%	2.5	2,356	48%	41	75
	of which [250 to < 500]	3,461	641	52%	3,794	3%	3,029	19%	2.5	1,636	43%	24	44
	of which [500 to < 10.00]	1,010	119	45%	1,064	7%	802	22%	2.5	720	68%	17	31
	10.00 to < 100.00	684	109	51%	740	18%	717	22%	2.5	620	84%	29	53
	of which [10.00 to < 20.00]	531	92	53%	580	15%	470	22%	2.5	476	82%	19	32
	of which [20.00 to < 30.00]	-	-	0%	0	-	0	0%	-	0	-	-	-
	of which [30.00 to < 100.00]	153	16	39%	160	31%	247	21%	2.5	144	90%	10	21
	100.00 (default)	766	71	86%	827	100%	943	64%	2.5	666	81%	474	378
	Subtotal	20,384	3,238	49%	21,962	6%	17,705	23%	2.5	8,858	40%	579	559
Retail customers	0 to < 0.15	40,449	5,151	35%	41,388	0%	1,178,131	14%	-	1,036	3%	4	5
	of which [0 to < 0.10]	39,372	3,803	35%	39,841	0%	764,287	14%	-	978	2%	4	5
	of which [0.10 to < 0.15]	1,077	1,347	35%	1,547	0%	413,844	21%	-	57	4%	0	0
	0.15 to < 0.25	14,534	1,467	39%	15,099	0%	336,556	14%	-	868	6%	4	7
	0.25 to < 0.50	21,299	2,264	35%	22,095	0%	389,504	16%	-	1,976	9%	12	16
	0.50 to < 0.75	11,223	1,819	33%	11,829	1%	327,355	18%	-	1,547	13%	13	32
	0.75 to < 2.50	17,638	3,194	39%	18,870	1%	607,092	16%	-	3,929	21%	46	105
	of which [0.75 to < 1.75]	10,751	1,626	39%	11,387	1%	370,498	16%	-	2,004	18%	20	39
	of which [1.75 to < 2.50]	6,887	1,567	38%	7,483	2%	236,594	16%	-	1,925	26%	26	66
	2.50 to < 10.00	9,493	1,450	39%	10,058	5%	282,410	17%	-	3,683	37%	87	245
	of which [250 to < 500]	4,862	644	39%	5,116	3%	148,159	17%	-	1,693	33%	30	78
	of which [500 to < 10.00]	4,630	806	39%	4,942	7%	134,251	17%	-	1,990	40%	57	167

10.00 to < 100.00	2,500	166	38%	2,563	21%	121,686	17%	-	1,668	65%	90	219
of which [0.00 to < 20.00]	1,104	92	40%	1,141	14%	49,591	17%	-	662	58%	28	69
of which [20.00 to < 30.00]	831	37	42%	847	21%	56,788	16%	-	643	76%	30	54
of which [30.00 to < 100.00]	564	37	31%	575	32%	15,307	17%	-	363	63%	32	96
100.00 (default)	2,556	71	81%	2,613	100%	74,006	56%	-	960	37%	1,384	1,307
Subtotal	119,691	15,571	37%	124,516	3%	3,316,740	16%	-	15,666	13%	1,640	1,936

Of which: Exposures secured by real estate mortgages

0 to < 0.15	35,262	1,157	41%	35,735	0%	251,304	13%	-	873	2%	3	4
of which [0 to < 0.10]	35,160	1,118	41%	35,617	0%	250,442	13%	-	868	2%	3	4
of which [0.10 to < 0.15]	102	39	42%	118	0%	862	14%	-	5	4%	0	0
0.15 to < 0.25	12,431	385	41%	12,589	0%	82,131	14%	-	718	6%	3	5
0.25 to < 0.50	16,109	402	41%	16,275	0%	102,151	15%	-	1,482	9%	9	9
0.50 to < 0.75	6,363	157	42%	6,429	1%	30,134	16%	-	855	13%	6	11
0.75 to < 2.50	10,846	472	41%	11,041	1%	72,324	15%	-	2,484	23%	23	42
of which [0.75 to < 1.75]	6,686	226	41%	6,780	1%	47,326	15%	-	1,223	18%	10	15
of which [1.75 to < 2.50]	4,160	246	41%	4,261	2%	24,998	15%	-	1,262	30%	13	27
2.50 to < 10.00	5,310	155	42%	5,375	5%	31,056	15%	-	2,505	47%	39	105
of which [2.50 to < 5.00]	2,936	92	42%	2,975	3%	16,643	15%	-	1,178	40%	15	36
of which [5.00 to < 10.00]	2,374	63	41%	2,400	7%	14,413	15%	-	1,327	55%	24	69
10.00 to < 100.00	1,538	26	42%	1,549	20%	10,064	15%	-	1,238	80%	47	100
of which [10.00 to < 20.00]	632	14	42%	638	14%	3,676	15%	-	480	75%	14	29
of which [20.00 to < 30.00]	620	7	41%	623	21%	4,652	14%	-	517	83%	19	40
of which [30.00 to < 100.00]	286	5	42%	288	33%	1,736	15%	-	241	84%	15	31
100.00 (default)	1,124	3	41%	1,125	100%	9,762	49%	-	366	33%	518	386
Subtotal	88,984	2,757	41%	90,119	2%	588,926	15%	-	10,522	12%	649	663

Of which: SMEs

0 to < 0.15	-	-	0%	0	-	0	0%	-	0	-	-	-
of which [0 to < 0.10]	-	-	0%	0	-	0	0%	-	0	-	-	-
of which [0.10 to < 0.15]	-	-	0%	0	-	0	0%	-	0	-	-	-
0.15 to < 0.25	974	31	41%	986	0%	6,429	14%	-	44	5%	0	1
0.25 to < 0.50	4,304	97	42%	4,345	0%	23,423	17%	-	362	8%	2	2
0.50 to < 0.75	3,839	87	42%	3,875	1%	18,552	17%	-	474	12%	4	8
0.75 to < 2.50	2,873	110	42%	2,920	2%	14,077	17%	-	685	23%	8	17
of which [0.75 to < 1.75]	1,755	62	42%	1,781	1%	8,779	17%	-	348	20%	4	6
of which [1.75 to < 2.50]	1,118	49	43%	1,139	2%	5,298	17%	-	337	30%	4	10
2.50 to < 10.00	1,800	74	42%	1,832	5%	8,723	17%	-	825	45%	15	40
of which [2.50 to < 5.00]	1,003	43	42%	1,021	3%	4,773	17%	-	389	38%	6	12
of which [5.00 to < 10.00]	797	31	42%	811	7%	3,950	17%	-	436	54%	9	28
10.00 to < 100.00	577	11	42%	582	20%	3,267	16%	-	422	73%	19	44
of which [10.00 to < 20.00]	317	8	42%	320	13%	1,752	16%	-	218	68%	7	16
of which [20.00 to < 30.00]	83	1	45%	83	22%	454	16%	-	65	79%	3	6
of which [30.00 to < 100.00]	178	3	42%	179	33%	1,061	16%	-	139	78%	9	22
100.00 (default)	336	1	43%	336	100%	2,460	50%	-	134	40%	159	118

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

	Subtotal	14,703	412	42%	14,877	4%	76,931	17%	-	2,946	20%	208	230
<i>Of which: Non-SMEs</i>	0 to < 0.15	35,262	1,157	41%	35,735	0%	251,304	13%	-	873	2%	3	4
	of which [0 to < 0.10]	35,160	1,118	41%	35,617	0%	250,442	13%	-	868	2%	3	4
	of which [0.10 to < 0.15]	102	39	42%	118	0%	862	14%	-	5	4%	0	0
	0.15 to < 0.25	11,457	355	41%	11,603	0%	75,702	14%	-	674	6%	3	4
	0.25 to < 0.50	11,805	305	41%	11,930	0%	78,728	14%	-	1,120	9%	6	7
	0.50 to < 0.75	2,525	70	41%	2,554	1%	11,582	15%	-	382	15%	2	3
	0.75 to < 2.50	7,973	362	41%	8,121	1%	58,247	14%	-	1,800	22%	15	26
	of which [0.75 to < 1.75]	4,932	165	41%	4,999	1%	38,547	14%	-	875	18%	6	9
	of which [1.75 to < 2.50]	3,041	197	41%	3,122	2%	19,700	14%	-	925	30%	9	17
	2.50 to < 10.00	3,510	80	41%	3,543	5%	22,333	14%	-	1,680	47%	24	65
	of which [2.50 to < 5.00]	1,933	49	41%	1,953	3%	11,870	14%	-	789	40%	9	24
	of which [5.00 to < 10.00]	1,577	31	41%	1,589	7%	10,463	14%	-	891	56%	14	41
	10.00 to < 100.00	961	15	41%	967	21%	6,797	14%	-	816	84%	28	56
	of which [10.00 to < 20.00]	316	6	42%	318	16%	1,924	15%	-	262	82%	7	13
	of which [20.00 to < 30.00]	538	7	41%	540	21%	4,198	14%	-	452	84%	16	34
	of which [30.00 to < 100.00]	108	2	41%	109	33%	675	15%	-	102	94%	5	10
100.00 (default)	788	2	40%	789	100%	7,302	48%	-	232	29%	359	268	
Subtotal	74,281	2,345	41%	75,242	2%	511,995	14%	-	7,577	10%	441	433	
<i>Of which: Revolving</i>									-				
	0 to < 0.15	992	2,503	20%	1,495	0%	225,066	30%	-	26	2%	0	0
	of which [0 to < 0.10]	617	1,676	20%	953	0%	142,898	30%	-	15	2%	0	0
	of which [0.10 to < 0.15]	375	828	20%	541	0%	82,168	30%	-	11	2%	0	0
	0.15 to < 0.25	266	405	20%	347	0%	39,842	30%	-	12	3%	0	0
	0.25 to < 0.50	431	599	20%	552	0%	76,135	30%	-	27	5%	1	1
	0.50 to < 0.75	351	417	20%	435	1%	66,587	30%	-	34	8%	1	1
	0.75 to < 2.50	597	522	20%	701	2%	114,370	30%	-	120	17%	3	3
	of which [0.75 to < 1.75]	330	296	20%	390	1%	58,741	30%	-	52	13%	1	1
	of which [1.75 to < 2.50]	266	226	20%	312	2%	55,629	30%	-	69	22%	2	2
	2.50 to < 10.00	250	142	20%	279	5%	47,773	30%	-	106	38%	4	4
	of which [2.50 to < 5.00]	154	91	20%	172	4%	28,129	30%	-	56	33%	2	2
	of which [5.00 to < 10.00]	97	51	20%	107	7%	19,644	30%	-	50	47%	2	2
	10.00 to < 100.00	110	34	20%	116	17%	23,280	30%	-	91	78%	6	6
	of which [10.00 to < 20.00]	46	19	20%	49	12%	9,457	30%	-	32	65%	2	1
	of which [20.00 to < 30.00]	61	14	20%	64	21%	13,433	30%	-	56	87%	4	4
of which [30.00 to < 100.00]	3	1	20%	3	32%	390	31%	-	3	100%	0	0	
100.00 (default)	61	3	20%	62	100%	10,236	56%	-	14	23%	34	44	
Subtotal	3,057	4,625	20%	3,986	3%	603,289	31%	-	430	11%	49	59	
<i>Of which: Other retail customers</i>	0 to < 0.15	4,196	1,490	56%	4,158	0%	701,761	15%	-	137	3%	0	1
	of which [0 to < 0.10]	3,595	1,010	54%	3,271	0%	370,947	14%	-	95	3%	0	0

	of which [0.10 to < 0.15]	600	480	60%	888	0%	330,814	16%	-	41	5%	0	0
	0.15 to < 0.25	1,837	677	48%	2,164	0%	214,583	16%	-	137	6%	1	1
	0.25 to < 0.50	4,759	1,253	41%	5,268	0%	211,218	17%	-	467	9%	3	6
	0.50 to < 0.75	4,509	1,245	37%	4,966	1%	230,634	18%	-	657	13%	6	21
	0.75 to < 2.50	6,195	2,200	42%	7,127	2%	420,398	18%	-	1,324	19%	19	60
	of which [0.75 to < 1.75]	3,734	1,104	44%	4,217	1%	264,431	18%	-	729	17%	9	23
	of which [1.75 to < 2.50]	2,461	1,095	41%	2,910	2%	155,967	17%	-	595	20%	11	37
	2.50 to < 10.00	3,932	1,153	41%	4,405	5%	203,581	19%	-	1,072	24%	44	136
	of which [2.50 to < 5.00]	1,772	461	43%	1,969	3%	103,387	18%	-	459	23%	13	40
	of which [5.00 to < 10.00]	2,160	692	40%	2,436	7%	100,194	19%	-	613	25%	31	96
	10.00 to < 100.00	852	106	43%	898	22%	88,342	19%	-	339	38%	37	113
	of which [10.00 to < 20.00]	426	59	46%	453	15%	36,458	19%	-	150	33%	13	39
	of which [20.00 to < 30.00]	150	16	61%	159	23%	38,703	19%	-	70	44%	7	10
	of which [30.00 to < 100.00]	276	31	30%	285	31%	13,181	19%	-	119	42%	17	64
	100.00 (default)	1,370	65	85%	1,426	100%	54,008	61%	-	581	41%	833	877
	Subtotal	27,650	8,188	44%	30,411	7%	2,124,525	19%	-	4,713	15%	942	1,215
<i>Of which: SMEs</i>	0 to < 0.15	9	0	0%	0	-	0	0%	-	0	0%	0	0
	of which [0 to < 0.10]	9	0	0%	0	-	0	0%	-	0	0%	0	0
	of which [0.10 to < 0.15]	0	0	0%	0	-	0	0%	-	0	0%	0	0
	0.15 to < 0.25	469	159	33%	521	0%	30,909	19%	-	33	6%	0	1
	0.25 to < 0.50	2,597	684	30%	2,801	0%	39,963	19%	-	237	8%	2	5
	0.50 to < 0.75	3,609	925	30%	3,886	1%	77,135	19%	-	507	13%	5	20
	0.75 to < 2.50	4,443	886	33%	4,732	2%	80,823	19%	-	889	19%	14	53
	of which [0.75 to < 1.75]	2,558	516	33%	2,727	1%	47,120	19%	-	473	17%	6	20
	of which [1.75 to < 2.50]	1,885	370	32%	2,005	2%	33,703	19%	-	416	21%	8	33
	2.50 to < 10.00	3,233	734	37%	3,501	5%	70,363	19%	-	839	24%	37	126
	of which [2.50 to < 5.00]	1,371	315	36%	1,484	3%	27,322	19%	-	337	23%	10	36
	of which [5.00 to < 10.00]	1,863	418	37%	2,017	7%	43,041	19%	-	502	26%	27	90
	10.00 to < 100.00	644	74	34%	669	23%	22,618	19%	-	242	36%	29	101
	of which [10.00 to < 20.00]	340	42	37%	356	16%	9,867	19%	-	115	32%	11	37
	of which [20.00 to < 30.00]	42	2	34%	42	28%	823	18%	-	16	38%	2	3
	of which [30.00 to < 100.00]	262	30	29%	271	31%	11,928	19%	-	112	41%	16	62
	100.00 (default)	1,077	60	87%	1,129	100%	24,611	61%	-	509	45%	656	682
	Subtotal	16,082	3,522	33%	17,239	9%	346,422	22%	-	3,256	19%	742	987
<i>Of which: Non-SMEs</i>	0 to < 0.15	4,187	1,490	56%	4,158	0%	701,761	15%	-	137	3%	0	1
	of which [0 to < 0.10]	3,586	1,010	54%	3,271	0%	370,947	14%	-	95	3%	0	0
	of which [0.10 to < 0.15]	600	480	60%	888	0%	330,814	16%	-	41	5%	0	0
	0.15 to < 0.25	1,368	518	53%	1,643	0%	183,674	15%	-	104	6%	0	1
	0.25 to < 0.50	2,162	569	54%	2,467	0%	171,255	15%	-	230	9%	1	1
	0.50 to < 0.75	900	320	56%	1,080	1%	153,499	17%	-	151	14%	1	1
	0.75 to < 2.50	1,752	1,313	49%	2,395	2%	339,575	15%	-	435	18%	5	6

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

of which [0.75 to < 1.75]	1,176	588	53%	1,490	1%	217,311	15%	-	256	17%	3	3
of which [1.75 to < 2.50]	576	725	45%	906	2%	122,264	14%	-	178	20%	3	4
2.50 to < 10.00	699	420	49%	904	5%	133,218	16%	-	233	26%	7	10
of which [2.50 to < 5.00]	402	146	57%	485	4%	76,065	16%	-	122	25%	3	4
of which [5.00 to < 10.00]	297	274	44%	419	6%	57,153	16%	-	111	26%	4	6
10.00 to < 100.00	208	32	66%	228	18%	65,724	19%	-	96	42%	8	12
of which [10.00 to < 20.00]	86	17	67%	97	12%	26,591	18%	-	35	36%	2	3
of which [20.00 to < 30.00]	108	13	66%	117	21%	37,880	19%	-	54	46%	5	7
of which [30.00 to < 100.00]	14	1	52%	14	34%	1,253	18%	-	7	51%	1	2
100.00 (default)	293	5	64%	297	100%	29,397	62%	-	72	24%	177	196
Subtotal	11,569	4,667	53%	13,172	3%	1,778,103	16%	-	1,457	11%	201	227
Equities												
Subtotal	-	-	0%	-	-	0	0%	-	0	-	-	-
TOTAL	192,254	58,486	43%	217,537	4%	3,347,966	22%	2.5	60,071	28%	3,221	3,659

December 31, 2020 (in € millions)	PD range	Gross exposures initially on balance sheet	Exposures Pre-CCF off balance sheet	Average CCF	Value exposed to post-CRM and post-CCF risk	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (in years)	RWAs	RWA density	Expected losses	Corrected values & provisions
Governments and central banks													
	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)													
	0.00 to < 0.15	17,159	2,650	29%	19,537	0%	2,825	39%	2.5	2,476	13%	2	5
	0.15 to < 0.25	152	116	46%	206	0%	36	43%	2.5	138	67%	-	-
	0.25 to < 0.50	15	231	44%	118	0%	33	30%	2.5	74	62%	-	-
	0.50 to < 0.75	-	-	-	-	0%	-	0%	-	-	-	-	-
	0.75 to < 2.50	74	221	73%	235	1%	25	30%	2.5	203	86%	1	-
	2.50 to < 10.00	121	138	27%	158	3%	40	45%	2.5	272	172%	2	1
	10.00 to < 100.00	6	14	37%	12	22%	19	41%	2.5	32	277%	1	1
	100.00 (default)	1	-	-	1	100%	4	45%	2.5	-	-	-	-
	Subtotal	17,528	3,369	33%	20,267	0%	2,982	39%	2.5	3,194	16%	7	8
Corporates													
	0.00 to < 0.15	5,431	11,201	47%	9,758	0%	242	27%	2.5	1,845	19%	3	8
	0.15 to < 0.25	-	1	-	-	0%	-	0%	-	-	-	-	-
	0.25 to < 0.50	4,402	13,939	44%	10,478	0%	239	28%	2.5	4,246	41%	10	11
	0.50 to < 0.75	12,608	3,168	42%	13,933	1%	8,262	22%	2.5	4,970	36%	20	13
	0.75 to < 2.50	18,708	8,891	47%	22,861	1%	9,780	27%	2.5	13,708	60%	83	53
	2.50 to < 10.00	12,453	3,846	46%	14,239	4%	6,534	26%	2.5	11,402	80%	152	730
	10.00 to < 100.00	2,148	602	55%	2,478	18%	1,143	26%	2.5	3,342	135%	119	212
	100.00 (default)	1,617	340	54%	1,799	100%	1,460	61%	2.5	1,008	56%	1,072	1,025
	Subtotal	57,368	41,988	46%	75,547	4%	27,660	27%	2.5	40,521	54%	1,459	2,051
Of which: Specialized lending													
	Subtotal	-	-	0%	0	-	0	0%	-	0	-	-	-
Of which: SMEs													
	0.00 to < 0.15	-	-	-	-	0%	-	0%	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	0%	-	0%	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	0%	-	0%	2.5	-	-	-	-
	0.50 to < 0.75	6,840	902	45%	7,244	1%	4,989	21%	2.5	2,080	29%	10	5
	0.75 to < 2.50	7,427	1,323	41%	7,974	1%	6,597	21%	2.5	2,997	38%	25	18
	2.50 to < 10.00	4,579	1,020	57%	5,163	4%	3,960	22%	2.5	2,731	53%	47	38
	10.00 to < 100.00	660	76	48%	697	20%	690	22%	2.5	585	84%	29	25
	100.00 (default)	673	68	88%	733	100%	931	66%	2.5	553	76%	439	359
	Subtotal	20,180	3,388	48%	21,811	6%	17,167	23%	2.5	8,946	41%	550	445

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

Retail customers													
0.00 to < 0.15	38,414	4,643	35%	39,255	0%	1,122,568	14%	-	985	3%	4	5	
0.15 to < 0.25	13,909	1,319	38%	14,412	0%	325,885	14%	-	828	6%	4	5	
0.25 to < 0.50	20,560	2,035	35%	21,264	0%	382,890	16%	-	1,902	9%	11	11	
0.50 to < 0.75	10,788	1,676	33%	11,336	1%	320,822	18%	-	1,485	13%	12	13	
0.75 to < 2.50	17,432	2,886	38%	18,530	1%	607,729	16%	-	3,864	21%	45	62	
2.50 to < 10.00	9,853	1,324	38%	10,357	5%	289,259	17%	-	3,766	36%	91	168	
10.00 to < 100.00	2 520	175	38%	2 587	21%	128 943	17%	-	1 657	64%	91	157	
100.00 (default)	2,648	75	81%	2,708	100%	78,084	55%	-	998	37%	1,418	1,351	
Subtotal	116,124	14,133	36%	120,450	4%	3,256,180	16%	-	15,485	13%	1,676	1,772	

Of which: Exposures secured by real estate mortgages

0.00 to < 0.15	33,334	1,062	41%	33,768	0%	240,993	13%	-	827	2%	3	4
0.15 to < 0.25	11,806	348	41%	11,949	0%	80,045	14%	-	683	6%	3	4
0.25 to < 0.50	15,338	362	41%	15,487	0%	99,576	15%	-	1,414	9%	8	8
0.50 to < 0.75	6,141	153	42%	6,204	1%	29,299	16%	-	828	13%	6	7
0.75 to < 2.50	10,752	423	41%	10,927	1%	72,580	15%	-	2,447	22%	23	36
2.50 to < 10.00	5,283	146	42%	5,344	5%	31,520	15%	-	2,501	47%	39	96
10.00 to < 100.00	1,504	22	42%	1,513	20%	10,200	15%	-	1,206	80%	46	93
100.00 (default)	1,186	2	41%	1,187	100%	10,290	48%	-	387	33%	540	411
Subtotal	85,344	2,518	41%	86,380	2%	574,503	15%	-	10,294	12%	668	658

Of which: SMEs

0.00 to < 0.15	-	-	-	-	0%	-	0%	-	-	-	-	-
0.15 to < 0.25	840	25	41%	851	0%	5,736	14%	-	38	5%	-	-
0.25 to < 0.50	3,873	77	42%	3,905	0%	21,311	17%	-	327	8%	2	1
0.50 to < 0.75	3,645	85	42%	3,680	1%	17,693	17%	-	451	12%	4	4
0.75 to < 2.50	2,842	101	42%	2,884	2%	13,943	17%	-	677	23%	8	10
2.50 to < 10.00	1,800	73	43%	1,831	5%	8,915	17%	-	830	45%	15	29
10.00 to < 100.00	580	9	42%	583	20%	3,407	16%	-	421	72%	19	37
100.00 (default)	350	-	38%	350	100%	2,600	51%	-	139	40%	168	128
Subtotal	13,930	369	42%	14,085	5%	73,605	17%	-	2,882	20%	216	209

Of which: Non-SMEs

0.00 to < 0.15	33,334	1,062	41%	33,768	0%	240,993	13%	-	827	2%	3	4
0.15 to < 0.25	10,966	323	41%	11,098	0%	74,309	14%	-	645	6%	3	4
0.25 to < 0.50	11,465	285	41%	11,582	0%	78,265	14%	-	1,087	9%	6	6
0.50 to < 0.75	2,496	68	41%	2,524	1%	11,606	15%	-	378	15%	2	3
0.75 to < 2.50	7,910	322	41%	8,043	1%	58,637	14%	-	1,770	22%	15	26
2.50 to < 10.00	3,483	73	41%	3,513	5%	22,605	14%	-	1,671	48%	24	68
10.00 to < 100.00	925	13	41%	930	20%	6,793	14%	-	785	84%	27	56

	100.00 (default)	836	2	42%	837	100%	7 690	47%	-	249	30%	372	283
	Subtotal	71,414	2,148	41%	72,294	2%	500,898	14%	-	7,413	10%	452	450
<i>Of which: Revolving</i>													
	0.00 to < 0.15	938	2,335	20%	1,407	0%	210,733	30%	-	25	2%	-	-
	0.15 to < 0.25	261	385	20%	338	0%	38,602	30%	-	12	3%	-	-
	0.25 to < 0.50	424	584	20%	541	0%	73,981	30%	-	26	5%	-	1
	0.50 to < 0.75	352	413	20%	435	1%	65,936	30%	-	34	8%	1	1
	0.75 to < 2.50	598	510	20%	701	2%	113,475	30%	-	120	17%	3	3
	2.50 to < 10.00	256	138	20%	284	5%	47,608	30%	-	108	38%	4	4
	10.00 to < 100.00	113	34	20%	120	17%	24,572	30%	-	93	77%	6	6
	100.00 (default)	63	3	20%	64	100%	10,769	56%	-	15	23%	34	46
	Subtotal	3,005	4,401	20%	3,889	3%	585,676	31%	-	433	11%	50	62
<i>Of which: Other retail customers</i>													
	0.00 to < 0.15	4,143	1,247	58%	4,080	0%	670,842	14%	-	133	3%	-	1
	0.15 to < 0.25	1,842	586	48%	2 125	0%	207,238	15%	-	133	6%	1	1
	0.25 to < 0.50	4,799	1,090	40%	5,236	0%	209,333	17%	-	461	9%	3	3
	0.50 to < 0.75	4,295	1,110	36%	4,697	1%	225,587	18%	-	623	13%	5	6
	0.75 to < 2.50	6,081	1,953	42%	6,902	2%	421,674	18%	-	1,297	19%	19	23
	2.50 to < 10.00	4,314	1,040	40%	4,729	5%	210,131	19%	-	1,156	24%	48	67
	10.00 to < 100.00	903	118	43%	954	22%	94,171	19%	-	358	38%	39	58
	100.00 (default)	1,399	70	84%	1,458	100%	57,025	61%	-	596	41%	843	894
	Subtotal	27,776	7,214	44%	30,180	7%	2, 096,001	19%	-	4,758	16%	958	1,052
<i>Of which: SMEs</i>													
	0.00 to < 0.15	9	-	-	-	0%	-	0%	-	-	-	-	-
	0.15 to < 0.25	427	139	33%	473	0%	28,213	19%	-	30	6%	-	-
	0.25 to < 0.50	2,601	616	29%	2,779	0%	38,855	18%	-	234	8%	2	2
	0.50 to < 0.75	3,362	822	29%	3,601	1%	69,454	19%	-	468	13%	4	4
	0.75 to < 2.50	4,364	834	32%	4,631	2%	79,475	19%	-	875	19%	14	16
	2.50 to < 10.00	3,599	713	36%	3,853	6%	75,320	19%	-	925	24%	41	57
	10.00 to < 100.00	668	78	32%	693	23%	23,996	19%	-	252	36%	30	46
	100.00 (default)	1,088	65	86%	1,144	100%	25,566	61%	-	519	45%	660	692
	Subtotal	16,118	3,268	33%	17,174	9%	340,879	22%	-	3,304	19%	751	817
<i>Of which: Non-SMEs</i>													
	0.00 to < 0.15	4,134	1,247	58%	4,080	0%	670,842	14%	-	133	3%	-	1
	0.15 to < 0.25	1,414	447	53%	1,653	0%	179,025	14%	-	103	6%	-	1
	0.25 to < 0.50	2,198	474	55%	2,457	0%	170,478	15%	-	228	9%	1	1
	0.50 to < 0.75	934	288	57%	1,096	1%	156,133	17%	-	154	14%	1	1
	0.75 to < 2.50	1,718	1,120	49%	2,271	1%	342,199	15%	-	422	19%	5	7

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	2.50 to < 10.00	715	327	49%	876	5%	134,811	17%	-	230	26%	7	11
	10.00 to < 100.00	235	40	64%	260	18%	70,175	18%	-	106	41%	8	12
	100.00 (default)	311	5	67%	314	100%	31,459	60%	-	77	24%	184	201
	Subtotal	11,658	3,947	54%	13,007	4%	1,755,122	16%	-	1,454	11%	207	235
Equities													
	Subtotal	-	-	0%	-	-	0	0%	-	0	-	-	-
TOTAL		191,021	59,490	42%	216,263	4%	3,286,822	22%	2,5	59,200	27%	3,142	3,832

TABLE 39: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (EU CR8)

<i>(in € millions d'euros at 30/06/2021)</i>	RWAs	CAPITAL REQUIREMENTS
RWAs at prior period-end	98,816	7,905
Total assets	1,907	153
Asset quality	773	62
Model upgrades	0	0
Methodology and policy	162	13
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs AT PERIOD-END	101,659	8,133

EXPOSURES IN THE FORM OF SHARES SUBJECT TO THE SIMPLE RISK WEIGHT APPROACH (EU CR10.5)

As of June 30, 2021 (in € millions)						
Regulatory categories	On-balance sheet exposures	Off-balance sheet exposures	Risk weight	Exposure value	Risk-weighted exposure amount	Expected losses
Private equity exposures	1,931	0	190%	1,931	3,669	15
Exposures to listed shares	255	0	290%	255	741	2
Other equity exposure	2,053	0	370%	2,053	7,598	49
TOTAL	4,240	0		4,240	12,008	67

1.5 COUNTERPARTY CREDIT RISK

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TABLE 42: CCR EXPOSURE ANALYSIS BY APPROACH (EU CCR1)

At 06/30/2021

In € millions

	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Exposure value before ARC	EAD before CRM	EAD post-CRM	Risk-weighted exposure amount (RWEA)
EU - Initial exposure method (for derivatives)	74	243		1.4	443	443	1.4	244
EU - simplified SA-CCR (for derivatives)				1.4			1.4	
SA-CCR (for derivatives)	898	1,708		1.4	3,648	3,648	1.4	1,978
IMM (for derivatives and sfts)								
O/w equity financing transactions								
O/w derivatives and deferred settlement transactions								
Of which from cross-product netting agreements								
Simple method based on financial collateral (for SFTs)								85
General method based on financial collateral (for SFTs)								
Var for SFTs								
TOTAL								2,307

Update of Table 43 of the 2020 Universal Registration Document, page 221
TABLE 43: TRANSACTIONS SUBJECT TO CVA RISK CAPITAL REQUIREMENTS (EU CCR2)

(in € millions)

		06/30/2021		12/31/2020	
		Exposure value	Risk-weighted exposure amount (RWEA)	Exposure value	Risk-weighted exposure amount (RWEA)
1	Total portfolios subject to advanced CVA requirement			0	0
2	i) VaR component (including x3 multiplier)				0
3	ii) SVaR component under stress (including the x3 multiplier)				0
4	Total portfolios subject to standard CVA requirement	1,054	331	799	262
EU -4	Total of method based on original exposure			0	0
5	TOTAL SUBJECT TO CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL REQUIREMENTS	1,054	331	799	262

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TABLE 44: STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTING (EU CCR3)

At 06/30/2021 in € millions	Weighting											TOTAL
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	OTHER	
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
Regional or local authorities	5	-	-	-	-	-	-	-	4	-	-	9
Public sector (public organizations excluding central governments)	1	-	-	-	-	-	-	-	4	-	-	4
Multilateral development banks	7	-	-	-	-	-	-	-	-	-	-	7
International organizations	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	-	364	-	-	220	48	-	-	3	-	-	633
Corporates	-	-	-	-	0	2	-	-	259	-	-	261
Retail customers	-	-	-	-	-	-	-	5	-	-	-	5
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	0	1	-	1
TOTAL	12	364	-	-	220	49	-	5	270	1	-	920

At 12/31/2020 in € millions	Weighting											TOTAL
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	OTHER	
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
Regional or local authorities	4	-	-	-	-	-	-	-	3	-	-	7
Public sector (public organizations excluding central governments)	-	-	-	-	-	-	-	-	2	-	-	3
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
International organizations	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	-	535	-	-	45	27	-	-	1	-	-	608
Corporates	-	-	-	-	-	-	-	-	82	-	-	82
Retail customers	-	-	-	-	-	-	-	33	-	-	-	33
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	4	535	-	-	45	27	-	33	89	-	-	733

Update of Table 45 of the 2020 Universal Registration Document, page 223

TABLE 45: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4)

At 06/30/2021 in € millions	PD range	EAD post-CRM	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	Risk-weighted exposure amount (RWEA)	RWA density (%)
Governments and central banks								
	Subtotal	-	-	-	-	-	-	-
Institutions (banks)								
	0 to < 0.15	7,249	0.07%	126	12%	1.79	221	3%
	of which [0 to < 0.10]	5,565	0.06%	100	11%	1.82	137	2%
	Of which [0.10 to < 0.15]	1,684	0.10%	26	15%	1.61	84	5%
	0.15 to < 0.25	485	0.23%	18	6%	1.96	34	7%
	0.25 to < 0.50	187	0.44%	9	19%	1.67	57	31%
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	30	1.02%	2	3%	1.5	1	2%
	of which [0.75 to < 1.75]	30	1.02%	2	3%	1.5	1	2%
	of which [1.75 to < 2.50]	-	-	-	-	-	-	-
	2.50 to < 10.00	-	-	-	-	-	-	-
	of which [2.50 to < 5.00]	-	-	-	-	-	-	-
	of which [5.00 to < 10.00]	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-
	of which [10.00 to < 20.00]	-	-	-	-	-	-	-
	of which [20.00 to < 30.00]	-	-	-	-	-	-	-
	of which [30.00 to < 100.00]	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	7,951	0.09%	155	11%	2	313	4%
Corporates								
	0 to < 0.15	3,520	0.04%	124	13%	2.39	235	7%
	of which [0 to < 0.10]	3,078	0.03%	57	8%	2.31	77	3%
	Of which [0.10 to < 0.15]	442	0.13%	67	42%	2.47	158	36%
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	391	0.35%	93	20%	2.48	110	28%
	0.50 to < 0.75	209	0.65%	1,206	37%	2.5	146	70%
	0.75 to < 2.50	300	1.31%	1,036	49%	2.5	352	118%
	of which [0.75 to < 1.75]	266	1.23%	781	49%	2.5	310	117%
	of which [1.75 to < 2.50]	34	1.98%	255	45%	2.5	42	125%
	2.50 to < 10.00	261	3.81%	706	43%	2.5	380	145%
	of which [2.50 to < 5.00]	243	3.50%	536	43%	3	343	141%
	of which [5.00 to < 10.00]	19	7.89%	170	45%	3	37	193%
	10.00 to < 100.00	19	19.86%	98	39%	3	43	220%
	of which [10.00 to < 20.00]	15	16.34%	66	37%	3	30	204%
	of which [20.00 to < 30.00]	-	-	-	-	-	-	-
	of which [30.00 to < 100.00]	5	30.81%	32	45%	3	13	271%
	100.00 (default)	19	100.00%	55	44%	3	-	-
	Subtotal	4,720	0.87%	3,318	19%	2	1,266	27%
<i>o/w: specialized lending</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
Retail customers								
	0 to < 0.15	1	0.09%	36	45%	-	0	3%

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	of which [0 to < 0.10]	0	0.06%	15	45%	-	0	2%
	Of which [0.10 to < 0.15]	1	0.11%	21	45%	-	0	3%
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	2	0.25%	19	45%	-	0	5%
	0.50 to < 0.75	0	0.54%	7	45%	-	0	9%
	0.75 to < 2.50	1	1.44%	19	45%	-	0	13%
	of which [0.75 to < 1.75]	1	1.22%	11	45%	-	0	13%
	of which [1.75 to < 2.50]	0	2.23%	8	45%	-	0	15%
	2.50 to < 10.00	0	4.23%	3	44%	-	0	17%
	of which [2.50 to < 5.00]	0	4.23%	3	44%	-	0	17%
	of which [5.00 to < 10.00]	-	-	-	-	-	-	-
	10.00 to < 100.00	0	21.32%	1	44%	-	0	26%
	of which [10.00 to < 20.00]	-	-	-	-	-	-	-
	of which [20.00 to < 30.00]	0	21.32%	1	44%	-	0	26%
	of which [30.00 to < 100.00]	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	4	0.47%	85	45%	-	0	6%
<i>o/w: exposures secured by real estate mortgages</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: non-SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>Dont : Revolving</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: other retail customers</i>	0 to < 0.15	1	0.09%	36	45%	-	0	3%
	of which [0 to < 0.10]	0	0.06%	15	45%	-	0	2%
	Of which [0.10 to < 0.15]	1	0.11%	21	45%	-	0	3%
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	2	0.25%	19	45%	-	0	5%
	0.50 to < 0.75	0	0.54%	7	45%	-	0	9%
	0.75 to < 2.50	1	1.44%	19	45%	-	0	13%
	of which [0.75 to < 1.75]	1	1.22%	11	45%	-	0	13%
	of which [1.75 to < 2.50]	0	2.23%	8	45%	-	0	15%
	2.50 to < 10.00	0	4.23%	3	44%	-	0	17%
	of which [2.50 to < 5.00]	0	4.23%	3	44%	-	0	17%
	of which [5.00 to < 10.00]	-	-	-	-	-	-	-
	10.00 to < 100.00	0	21.32%	1	44%	-	0	26%
	of which [10.00 to < 20.00]	-	-	-	-	-	-	-
	of which [20.00 to < 30.00]	0	21.32%	1	44%	-	0	26%
	of which [30.00 to < 100.00]	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	4	0.47%	85	45%	-	0	6%
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: non-SMEs</i>	0 to < 0.15	1	0.09%	36	45%	-	0	3%
	of which [0 to < 0.10]	0	0.06%	15	45%	-	0	2%

	Of which [0.10 to < 0.15]	1	0.11%	21	45%	-	0	3%
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	2	0.25%	19	45%	-	0	5%
	0.50 to < 0.75	0	0.54%	7	45%	-	0	9%
	0.75 to < 2.50	1	1.44%	19	45%	-	0	13%
	of which [0.75 to < 1.75]	1	1.22%	11	45%	-	0	13%
	of which [1.75 to < 2.50]	0	2.23%	8	45%	-	0	15%
	2.50 to < 10.00	0	4.23%	3	44%	-	0	17%
	of which [2.50 to < 5.00]	0	4.23%	3	44%	-	0	17%
	of which [5.00 to < 10.00]	-	-	-	-	-	-	-
	10.00 to < 100.00	0	21.32%	1	44%	-	0	26%
	of which [10.00 to < 20.00]	-	-	-	-	-	-	-
	of which [20.00 to < 30.00]	0	21.32%	1	44%	-	0	26%
	of which [30.00 to < 100.00]	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	4	0.47%	85	45%		0	6%
Equities								
	Subtotal	-	-	-	-	-	-	-
TOTAL		12,675	0.38%	3,558	14%	2.43	1,580	12%

At 12/31/2020
in € millions

	PD range	EAD post-CRM	Average PD [%]	Number of debtors	Average LGD [%]	Average maturity (years)	Risk-weighted exposure amount (RWEA)	RWA density
Governments and central banks								
	Subtotal	-	-	-	-	-	-	-
Institutions (banks)								
	0.00 to <0.15	4,236	0.07%	123	19%	2.0	192	5%
	0.15 to <0.25	256	0.23%	13	15%	2.0	48	19%
	0.25 to <0.50	233	0.44%	9	6%	2.0	10	4%
	0.50 to <0.75	-	-	-	-	-	-	-
	0.75 to <2.50	21	1.02%	2	2%	2.0	1	5%
	2.50 to <10.00	-	-	-	-	-	-	-
	10.00 to <100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	4,745	0.10%	147	18%	2.0	251	5%
Corporates								
	0.00 to <0.15	2,982	0.04%	121	10%	2.0	132	4%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	160	0.35%	97	29%	3.0	67	42%
	0.50 to <0.75	123	0.65%	1,178	43%	3.0	101	82%
	0.75 to <2.50	395	1.42%	1,052	43%	3.0	429	109%
	2.50 to <10.00	138	4.03%	734	39%	3.0	186	135%
	10.00 to <100.00	17	20.03%	103	44%	3.0	41	246%
	100.00 (default)	11	100.00%	46	37%	3.0	-	-
	Subtotal	3,827	0.72%	3,331	17%	2.0	956	25%
<i>o/w: specialized lending</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

Retail customers								
	0.00 to <0.15	1	0.08%	57	45%	-	-	2%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	1	0.25%	28	45%	-	-	5%
	0.50 to <0.75	-	0.54%	18	45%	-	-	9%
	0.75 to <2.50	-	1.36%	15	45%	-	-	13%
	2.50 to <10.00	-	4.46%	2	44%	-	-	22%
	10.00 to <100.00	-	10.11%	1	43%	-	-	19%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	2	0.46%	121	45%	-	-	6%
<i>o/w: exposures secured by real estate mortgages</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: non-SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: revolving</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: other retail customers</i>								
	0.00 to <0.15	1	0.08%	57	45%	-	-	2%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	1	0.25%	28	45%	-	-	5%
	0.50 to <0.75	-	0.54%	18	45%	-	-	9%
	0.75 to <2.50	-	1.36%	15	45%	-	-	13%
	2.50 to <10.00	-	4.46%	2	44%	-	-	22%
	10.00 to <100.00	-	10.11%	1	43%	-	-	19%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	2	0.46%	121	45%	-	-	6%
<i>o/w: SMEs</i>								
	0.00 to <0.15	-	-	-	-	-	-	-
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	-	-	-	-	-	-	-
	0.50 to <0.75	-	-	-	-	-	-	-
	0.75 to <2.50	-	-	-	-	-	-	-
	2.50 to <10.00	-	5.02%	1	37%	-	-	57%
	10.00 to <100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	-	5.02%	1	37%	-	-	57%
<i>o/w: non-SMEs</i>								
	0.00 to <0.15	1	0.08%	57	45%	-	-	2%
	0.15 to <0.25	1	0.25%	28	45%	-	-	5%
	0.25 to <0.50	-	0.54%	18	45%	-	-	9%
	0.50 to <0.75	-	1.36%	15	45%	-	-	13%
	0.75 to <2.50	-	4.35%	1	46%	-	-	17%
	2.50 to <10.00	-	10.11%	1	43%	-	-	19%
	10.00 to <100.00	-	-	-	-	-	-	-

	Subtotal	2	0.45%	120	45%	-	-	6%
Equities								
	Subtotal	-	-	-	-	-	-	-
TOTAL		8,574	0.38%	3,599	17%	2	1,208	14%

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TABLE 46: CREDIT DERIVATIVE EXPOSURES (EU CCR6)

<i>(in € millions)</i>	06/30/2021			12/31/2020		
	Credit derivative hedges		Other credit derivatives	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold		Protection bought	Protection sold	
Notional amounts						
Single-name credit default swaps	5,932	3,431	-	6,837	3,259	-
Index credit default swaps	2,063	1,802	-	2,083	1,522	-
Total index credit default swaps	-	-	-	-	-	-
Credit options	827	877	-	0	0	-
Other credit derivatives	-	-	-	-	-	-
TOTAL NOTIONALS	8,822	6,111	-	8,921	4,781	-
Fair values						
Positive fair value (asset)	37	105	-	0	77	-
Negative fair value (liability)	150	25	-	88	46	-

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TABLE 47: RWA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE INTERNAL MODEL METHOD (EU CCR7)

<i>(in € millions at 06/30/2021)</i>	RWA (in € millions)	Capital requirements (in € millions)
RWAs at prior period-end	1,663	133
Total assets	12	1
Asset quality	49	4
Model upgrades	0	0
Methodology and policy	581	47
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs at period-end	2,306	184

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TABLE 48: EXPOSURES TO CCP (EU CCR8)

	2021		2020	
	Exposure value	Risk-weighted exposure amount (RWEA)	Exposure value	Risk-weighted exposure amount (RWEA)
Exposures to qualifying central counterparties (total)	0	8		13
Trade exposures with qualifying central counterparties (excluding initial margin and default fund contributions); of which	364	7	535	11
(i) Over-the-counter derivatives	239	5	268	5
(ii) Exchange-traded derivatives	30	1	147	3
(iii) SFTs	94	2	120	2
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	1,158	0	1,877	-
Non-segregated initial margin	0	0	0	0
Pre-funded default fund contributions	50	1	96	2
Unfunded default fund contributions	0	0	0	0
Exposures to non-qualifying central counterparties (total)	0	0	-	0
Trade exposures with non-QCCPs (excluding initial margin and default fund contributions); of which	0	0	0	0
(i) Over-the-counter derivatives	0	0	0	0
(ii) Exchange-traded derivatives	0	0	0	0
(iii) SFTs	0	0	0	0
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	0	0	0	-
Non-segregated initial margin	0	0	0	0
Pre-funded default fund contributions	0	0	0	0
Unfunded default fund contributions	0	0	0	0

1.6 CREDIT RISK MITIGATION TECHNIQUES

Update of Table 49 of the 2020 Universal Registration Document, page 230

TABLE 49: CREDIT RISK MITIGATION (CRM) – GENERAL OVERVIEW (EU CR3)

<i>(in € millions at 06/30/2021)</i>	Unsecured exposures – Carrying amount	Guaranteed exposures	Of which exposures secured by collateral ⁽¹⁾	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 – Loans and advances	139,758	165,804	132,587	33,218	0
1 – Debt securities	17,154	0	0	0	
3 - TOTAL	156,912	165,804	132,587	33,218	0
4 - Of which non-performing exposures	5,419	2,151	1,431	720	0
5 - of which defaulted	5,419				

⁽¹⁾ Column containing collateralized exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The amount of collateralized exposure includes mass-market contracts that are treated under the Advanced IRB methodology and for which collateral is used as a loss given default segmentation axis.

Update of Table 50 of the 2020 Universal Registration Document, page 231

TABLE 50: STANDARDIZED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS (EU CR4)

Category of exposure <i>(in € millions at 06/30/2021)</i>	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance- sheet amount	Off-balance- sheet amount	On-balance- sheet amount	Off-balance- sheet amount	RWAs	RWA density
1 – Governments and central banks	69,200	675	78,210	194	740	1%
2 – Regional or local authorities	373	0	372	0	47	13%
3 – Public sector (public organizations excluding central governments)	10,387	161	10,894	205		
4 – Multilateral development banks	317		317			
5 – International organizations	180		180			
6 – Institutions (banks)	6,082	163	6,083	74	301	5%
7 – Corporates	8,855	1,891	8,107	565	7,695	89%
8 – Retail customers	2,032	793	1,842	290	1,379	65%
9 – Exposures secured by real estate mortgages	7,938	298	7,938	138	3,707	46%
10 – Exposures in default	498	71	447	33	637	133%
11 – Exposures presenting an especially high risk	1,143	159	1,141	79	1,822	149%
12 – Covered bonds						
13 – Exposures from institutions and corporates given a short-term credit evaluation						
14 – Exposures in the form of UCIT shares or equities	366		366		1,160	316%
15 – Equity exposure	98		98		98	100%
16 – Other assets	866		866		847	98%
17 – TOTAL	108,336	4,212	116,863	1,579	18,431	16%

Category of exposure <i>(in € millions at 12/31/2020)</i>	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance- sheet amount	Off-balance- sheet amount	On-balance- sheet amount	Off-balance- sheet amount	RWAs	RWA density
1 – Governments and central banks	69,048	688	76,763	195	909	1%
2 – Regional or local authorities	297	23	299	6	50	17%
3 – Public sector (public organizations excluding central governments)	9,527	112	10,129	232	-	-
4 – Multilateral development banks	274	-	274	-	-	-
5 – International organizations	176	-	176	-	-	-
6 – Institutions (banks)	6,314	352	6,314	167	331	5%
7 – Corporates	8,331	1,865	7,566	546	7,005	86%
8 – Retail customers	1,823	750	1,630	292	1,218	63%
9 – Exposures secured by real estate mortgages	7,373	204	7,373	98	3,423	46%
10 – Exposures in default	730	199	709	110	1,067	130%
11 – Exposures presenting an especially high risk	1,154	25	1,152	12	1,742	150%
12 – Covered bonds	-	-	-	-	-	-
13 – Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
14 – Exposures in the form of UCIT shares or equities	59	-	59	-	59	100%
15 – Equity exposure	101	-	101	-	101	100%
16 – Other assets	615	-	615	-	597	97%
17 – TOTAL	105,822	4,218	113,158	1,659	16,501	14%

TABLE 51: IRB APPROACH – EFFECT ON THE RWEAs OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES (EU CR7)

The effect of credit derivatives as a CRM technique [EU CR7] is not material for CIC group.

IRB APPROACH - DISCLOSURES ON THE DEGREE OF USE OF CRM TECHNIQUES (EU CR7A)

	IRBA exposures	Total exposures	Credit risk mitigation techniques										Credit risk mitigation techniques in the calculation of RWEAs		
			Funded credit protection ^[1]									Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
			Portion of exposures covered by financial collateral (%)	Portion of exposures covered by other eligible collateral (%)			Portion of exposures covered by other funded credit protection (%)			Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)				
				Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)						
a	b	c	d	e	f	g	h	i	j	k	l	m	n		
1	Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	16,372	-	-	-	-	-	-	-	-	-	0	-	3,715	3,673
3	Corporates	80,830	-	-	-	-	-	-	-	-	-	8	-	44,386	40,732
3.1	Of which corporates: SMEs	24,158	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2	Of which corporates: Specialized lending	-	-	-	-	-	-	-	-	-	-	9	-	9,727	8,858
3.3	Of which corporates: Other	56,672	-	-	-	-	-	-	-	-	-	7	-	34,659	31,875
4	Retail customers	129,894	-	1	1	-	-	-	-	-	-	3	-	16,660	15,666
4.1	Of which retail customers - SME Real Estate	14,877	-	-	-	-	-	-	-	-	-	-	-	2,946	2,946
4.2	Of which retail customers - Non-SME real estate	75,242	-	-	-	-	-	-	-	-	-	-	-	7,577	7,577
4.3	Of which retail customers - Eligible revolving exposures	3,986	-	-	-	-	-	-	-	-	-	-	-	430	430
4.4	Of which retail customers - Other SMEs	21,757	-	0	0	-	-	-	-	-	-	21	-	4,076	3,256
4.5	Of which retail customers - Other non-SMEs	14,032	-	6	6	-	-	-	-	-	-	0	-	1,631	1,457
5	TOTAL	227,096		0	0	-	-	-	-	-	-	5		64,761	60,071

[1] Column containing collateralized exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The amount of collateralized exposure includes mass-market contracts that are treated under the Advanced IRB methodology and for which collateral is used as a loss given default segmentation axis.

	IRBF exposures	Total exposures	Credit risk mitigation techniques										Credit risk mitigation techniques in the calculation of RWEAs		
			Portion of exposures covered by financial collateral (%)	Funded credit protection						Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)		
				Portion of exposures covered by other eligible collateral (%)			Portion of exposures covered by other funded credit protection (%)			Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)				
				Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)						
a	b	c	d	e	f	g	h	i	j	k	l	m	n		
1	Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporates	8,364	2	-	-	-	-	-	-	-	-	-	-	6,549	6,549
3.1	Of which corporates: SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2	Of which corporates: Specialized lending	8,364	2	-	-	-	-	-	-	-	-	-	-	6,549	6,549
3.3	Of which corporates: other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	TOTAL	8,364	2	-	-	-	-	-	-	-	-	-	-	6,549	6,549

COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (EU CCR5)

(in € millions at 06/30/2021)

COLLATERAL TYPE	a	b	c	d	e	f	g	H
	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of collateral received		Fair value of collateral received		Fair value of collateral received	
	Segregated	Non-segregated	Segregated	Non-segregated	Segregated	Non-segregated	Segregated	Non-segregated
1 Cash - domestic currency	4	1,012	653	2,004	-	128	-	281
2 Cash - other currencies	13	253	104	763	-	405	-	50
3 Sovereign debt - domestic currency	-	-	305	-	-	4,197	-	4,797
4 Sovereign debt - other currencies	-	-	114	-	-	4,854	-	5,473
5 General government debt	-	-	-	-	-	45	-	58
6 Corporate bonds	-	-	-	-	-	1,716	-	1,752
7 Shares	-	-	-	-	-	2,338	-	54
8 Other	-	-	-	-	-	4,192	-	4,562
9 TOTAL	17	1,265	1,176	2,768	-	17,876	-	17,027

1.7 MARKET RISK

Update of Table 58 of the 2020 Universal Registration Document, page 238

TABLE 58: MARKET RISK UNDER THE STANDARDIZED APPROACH (EU MR1)

	06/30/2021		12/31/2020	
	a	b	a	b
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
<i>(in € millions)</i>				
Outright products				
1 - Interest rate risk (general and specific)	1,143	91	1,168	93
2 - Equity risk (general and specific)	1,411	113	1,645	132
3 - Foreign exchange risk	-	-	-	-
4 - Commodity risk	3	0	-	-
Options				
5 - Simplified approach	-	-	-	-
6 - Delta-plus method	91	7	23	2
7 - Scenario approach	-	-	-	-
8 - Securitization (specific risk)	250	20	138	11
9 - TOTAL	2,899	232	2,973	238

1.8 LIQUIDITY RISK

Update of Table 61 of the 2020 Universal Registration Document, page 244

TABLE 61: QUANTITATIVE INFORMATION ON THE LIQUIDITY COVERAGE RATIO (LCR) [EU LIQ1]

<i>(in € millions at 06/30/2021)</i>	Total unweighted value				Total weighted value			
	09/30/2020	12/31/2020	03/31/2021	06/30/2021	09/30/2020 0	12/31/2020 0	03/31/2021 1	06/30/2021 1
High-quality liquid assets								
1 - TOTAL HIGH-QUALITY LIQUID ASSETS	-	-	-	-	55,760	59,883	62,522	64,470
Cash outflows								
2 - Retail deposits and deposits from small business customers, of which:	102,726	107,283	111,919	115,068	7,679	8,099	8,463	8,725
3 - Stable deposits	65,703	68,222	70,753	72,662	3,285	3,411	3,538	3,633
4 - Less stable deposits	35,892	37,389	39,018	40,339	4,378	4,672	4,912	5,078
5 - Unsecured wholesale funding	65,258	65,239	78,782	80,689	37,508	37,974	43,384	44,327
6 - Operational deposits (all counterparties) and deposits in networks of cooperative banks	16,724	15,464	28,942	30,232	3,985	3,694	9,672	10,242
7 - Non-operational deposits (all counterparties)	44,733	45,715	46,156	46,552	29,722	30,221	30,028	30,181
8 - Unsecured debt	3,801	4,059	3,684	3,905	3,801	4,059	3,684	3,905
9 - Secured wholesale funding	-	-	-	-	3,882	3,682	3,357	2,708
10 - Additional requirements	42,843	44,316	45,575	46,545	5,397	5,538	5,649	5,768
11 - Outflows related to derivative exposures and other collateral requirements	721	738	742	740	721	738	742	740
12 - Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 - Credit and liquidity facilities	42,123	43,579	44,833	45,805	4,677	4,800	4,907	5,027
14 - Other contractual funding obligations	89	83	59	56	89	83	58	56
15 - Other contingent funding obligations	159	77	57	57	8	4	3	3
16 - TOTAL CASH OUTFLOWS					54,564	55,379	60,915	61,587
Cash inflows								
17 - Secured lending (such as reverse repurchase agreements)	4,429	2,429	9,758	9,806	1,909	1,002	4,848	4,675
18 - Inflows from fully performing exposures	17,809	18,170	18,782	19,410	12,739	13,085	13,523	14,023
19 - Other cash inflows	1,094	1,176	1,185	1,255	1,094	1,176	1,185	1,255
EU-19a - [Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency]					0	0	0	0
EU-19b - [Excess cash inflows from a specialized credit institution]					0	0	0	0
20 - TOTAL CASH INFLOWS	23,332	21,775	29,724	30,471	15,742	15,263	19,555	19,953
EU-20a - Fully exempt cash inflows				-	-	-	-	-
EU-20b - Cash inflows subject to 90% cap				-	-	-	-	-
EU-20c - Cash inflows subject to 75% cap	28,541	29,048	29,724	30,471	18,215	18,930	19,555	19,953
21 - LIQUIDITY BUFFERS					55,760	59,883	62,522	64,470
22 - TOTAL NET CASH OUTFLOWS					39,086	40,910	41,360	41,634
23 - LIQUIDITY COVERAGE RATIO [%]					143.6%	149.3%	152.5%	156.2%

1 INFORMATION RELATED TO PILLAR 3 OF BASEL III

<i>(in € millions at 12/31/2020)</i>	Total unweighted value				Total weighted value			
	03/31/2020	06/30/2020	09/30/2020	12/31/2020	03/31/2020	06/30/2020	09/30/2020	12/31/2020
High-quality liquid assets								
1 - TOTAL HIGH-QUALITY LIQUID ASSETS	-	-	-	-	46,330	51,204	55,760	59,883
Cash outflows								
2 - Retail deposits and deposits from small business customers, of which:	94,752	98,416	102,726	107,283	6,950	7,285	7,679	8,099
3 - Stable deposits	61,398	63,407	65,703	68,222	3,070	3,170	3,285	3,411
4 - Less stable deposits	33,335	34,441	35,892	37,389	3,861	4,097	4,378	4,672
5 - Unsecured wholesale funding	63,834	65,459	65,258	65,239	36,154	37,570	37,508	37,974
6 - Operational deposits (all counterparties) and deposits in networks of cooperative banks	17,630	17,444	16,724	15,464	4,195	4,156	3,985	3,694
7 - Non-operational deposits (all counterparties)	43,024	44,133	44,733	45,715	28,779	29,533	29,722	30,221
8 - Unsecured debt	3,180	3,881	3,801	4,059	3,180	3,881	3,801	4,059
9 - Secured wholesale funding	0	0	0	0	3,525	3,921	3,882	3,682
10 - Additional requirements	40,435	41,318	42,843	44,316	5,231	5,226	5,397	5,538
11 - Outflows related to derivative exposures and other collateral requirements	647	688	721	738	647	688	721	738
12 - Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 - Credit and liquidity facilities	39,788	40,630	42,123	43,579	4,584	4,538	4,677	4,800
14 - Other contractual funding obligations	101	97	89	83	101	96	89	83
15 - Other contingent funding obligations	311	235	159	77	16	12	8	4
16 - TOTAL CASH OUTFLOWS	-	-	-	-	51,976	54,109	54,564	55,379
CASH INFLOWS	-	-	-	-				
17 - Secured lending (such as reverse repurchase agreements)	8,911	6,559	4,429	2,429	3,363	2,689	1,909	1,002
18 - Inflows from fully performing exposures	18,191	17,839	17,809	18,170	13,173	12,814	12,739	13,085
19 - Other cash inflows	873	1,005	1,094	1,176	873	1,005	1,094	1,176
EU-19a - (Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-19b - (Excess cash inflows from a specialized credit institution)	-	-	-	-	0	0	0	0
20 - TOTAL CASH INFLOWS	27,974	25,404	23,332	21,775	17,408	16,509	15,742	15,263
EU-20a - Fully exempt cash inflows								
EU-20b - Cash inflows subject to 90% cap								
EU-20c - Cash inflows subject to 75% cap	27,974	28,174	28,541	29,048	17,408	17,742	18,215	18,930
21 - LIQUIDITY BUFFERS	-	-	-	-	46,330	51,204	55,760	59,883
22 - TOTAL NET CASH OUTFLOWS	-	-	-	-	34,568	37,598	39,086	40,910
23 - LIQUIDITY COVERAGE RATIO (%)	-	-	-	-	134%	136%	144%	149%

CIC's monthly average LCR was 156.2% over the year, representing a liquidity surplus of €22.8 billion compared to the regulatory requirement. The ratio is managed above 110%. The average LCR increased gradually from 143.6% in September 2020 to 156.2% in June 2021.

The Cr dit Mutuel group implements financing policies, one of whose priorities is to ensure optimal diversification of its sources of financing. Cela se traduit par une r partition diversifi e par type d'investisseurs, de maturit , par devises et par instruments.

This results in a diversified breakdown by type of investor, maturity, currency and instrument. At the national level, the monitoring of diversification is presented quarterly to the supervisory body.

Disbursements related to derivative exposures, as well as transactions in non-euro currencies, are not material with regard to the entire balance sheet of the Cr dit Mutuel group.

NET STABLE FUNDING RATIO (EU LIQ2)

		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	1 year or more	
<i>(in € millions au 06/30//2021)</i>						
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	14,800			2,228	17,028
2	Regulatory capital	14,800	-	-	2,228	17,028
3	Other capital instruments					
4	Retail customer deposits		111,180	76	40	103,520
5	Stable deposits		67,000	-	-	63,650
6	Less stable deposits		44,180	76	40	39,870
7	Wholesale funding		139,490	17,764	56,097	102,199
8	Operational deposits		12,847	-	-	6,423
9	Other wholesale financing		126,643	17,764	56,097	95,775
10	Interdependent liabilities		9,968	-	-	-
11	Other commitments:	77	5,237	246	2,180	2,303
12	Derivative commitments affecting the NSFR	77				
13	All other capital commitments and instruments not included in the above categories		5,237	246	2,180	2,303
14	Total available stable funding					225,049
STABLE FUNDING REQUIRED						
15	Total High Quality Liquid Assets (HQLA)					1,940
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool		872	885	12,310	11,957
16	Deposits held with other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		61,913	17,650	167,505	166,907
18	Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount		6,525	2,664		2,291
19	Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions		20,641	1,465	8,602	12,539
20	Performing loans to non-financial corporations, performing loans to retail customers and small businesses, and performing loans to sovereigns and public sector entities, of which:		24,472	9,948	74,896	84,027
21	With a risk weight of 35% or less under the Basel II standardized approach for credit risk		1,447	1,011	1,721	2,376
22	Performing residential mortgage loans, of which:		2,584	2,600	69,827	53,390
23	With a risk weight of 35% or less under the Basel II standardized approach for credit risk		2,584	2,600	69,827	53,390
24	Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial		7,691	972	14,181	14,659
25	Interdependent assets		9,968	-	-	-
26	Other assets:	4,209	7,825	18	7,674	12,007
27	Raw materials physically exchanged		-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds			797		678
29	Derivative assets affecting the NSFR				535	535
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided			2,876		144
31	All other assets not falling into the above categories		7,825	18	7,674	10,650
32	Off-balance sheet items		47,026	16	65	2,423
33	Total required stable funding					195,234
34	Net stable funding ratio (%)					115.27

1.9 SECURITIZATION

SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK (EU SEC1)

		The institution acts as investor			
		Traditional		Synthetic	Subtotal
		STS	Non-STS		
<i>(in € millions at 06/30/2021)</i>					
1	Total exposures	1,677	4,794	0	6,470
2	Retail customers (total)	1,403	927	0	2,330
3	Residential mortgage loans	609	472	0	1,082
4	Credit cards	128	10	0	138
5	Other retail exposures	666	445	0	1,111
6	Re-securitization	0	0	0	0
7	Wholesale customers (total)	273	3,867	0	4,140
8	Corporate loans	0	3,306	0	3,306
9	Commercial mortgage loans	0	11	0	11
10	Leases and receivables	273	550	0	823
11	Other exposures to wholesale customers	0	0	0	0
12	Re-securitization	0	0	0	0

CIC does not act as an originator or sponsor.

SECURITIZATION EXPOSURES IN THE TRADING BOOK (EU SEC2)

		The institution acts as investor			
		Traditional		Synthetic	Subtotal
		STS	Non-STS		
<i>(in € millions at 06/30/2021)</i>					
1	Total exposures	320	409	588	1,317
2	Retail customers (total)	287	314	0	602
3	Residential mortgage loans	62	226	0	288
4	Credit cards	0	0	0	0
5	Other retail exposures	226	88	0	314
6	Re-securitization	0	0	0	0
7	Wholesale customers (total)	32	95	0	127
8	Corporate loans	0	9	0	9
9	Commercial mortgage loans	0	0	0	0
10	Leases and receivables	32	86	0	118
11	Other exposures to wholesale customers	0	0	0	0
12	Re-securitization	0	0	0	0

CIC does not act as an originator or sponsor.

SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - INSTITUTION ACTING AS ORIGINATOR OR SPONSOR (EU SEC3)

CIC does not act as an originator or sponsor.

2 ADDITIONAL INFORMATION

2.1 DOCUMENTS AVAILABLE TO THE PUBLIC

This amendment to the universal registration document is available on CIC's website (www.cic.fr) and the AMF's website. The same holds true for all reports and historical financial information. The information provided on the website does not form part of the universal registration document or this amendment.

Any person wishing to obtain additional information on CIC can ask for the documents, with no obligation to commit:

- by postal mail: CIC – Relations extérieures 6, avenue de Provence – 75009 Paris, France;
- by email: frederic.monot@cic.fr.

The charter, the articles of association, the minutes of the shareholders' meetings and the reports may be accessed at the registered office: 6, avenue de Provence in Paris 9^e [General Secretariat].

2.2 PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT

Person with overall responsibility for the universal registration document

Mr. Daniel BAAL
Chief executive officer

Declaration by the person responsible for the interim financial report

After having taken all reasonable measures to that effect, I hereby declare that, to the best of my knowledge, the information contained in this amendment to the registration document is accurate and contains no omissions that could adversely affect its scope.

Paris, September 20, 2021

2.3 STATUTORY AUDITORS

The statutory auditors, PricewaterhouseCoopers Audit and Ernst & Young et Autres, and KPMG S.A., belong to the regional association of independent auditors of Versailles (*la compagnie régionale des commissaires aux comptes de Versailles*).

Principal statutory auditors

PricewaterhouseCoopers Audit

63, rue de Villiers - 92208 Neuilly-sur-Seine Cedex

Represented by Nicolas Montillot

Start of first term of office: May 25, 1988

Current term of office: 6 fiscal years with effect from May 4, 2018

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2023.

Ernst & Young et Autres

Tour First - 1, place des Saisons, 92400 Courbevoie

Represented by Hassan Baaj

Start of first term of office: May 26, 1999

Current term of office: 6 fiscal years with effect from May 24, 2017

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2022.

KPMG S.A.

Tour Egho - 2 avenue Gambetta,

92066 Paris La Défense Cedex

Represented by Sophie Sotil-Forgues

Start of first term of office: May 25, 2016

Current term of office: 6 fiscal years with effect from May 25, 2016

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2021.

Alternate statutory auditors

KPMG AUDIT FS I.

2.4 CROSS-REFERENCE TABLES

2.4.1 Cross-reference table of the universal registration document

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	page no. of the second amendment of the universal registration document filed with AMF on September 21, 2021	page no. of the first amendment of the universal registration document filed with AMF on August 12, 2021	page no. of the universal registration document filed with AMF on April 21, 2021
1. Persons responsible	51	90	436
2. Statutory auditors	51-52	90	437
3. Risk factors	N/A	26-32	141-146
4. Information about the issuer	56	96	431
5. Business overview			
5.1 Main activities	N/A	8-11	12-24
5.2 Main markets	N/A	8-11	5; 33-38
5.3 Significant events in business development	N/A	N/A	43-44
5.4 Strategy and objectives	N/A	N/A	3 ; 6-7
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	N/A	N/A	431
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	N/A	N/A	4
5.7 Investments	N/A	N/A	N/A
6. Organizational structure			
6.1 Description of the group	N/A	1	12-25
6.2 Main subsidiaries	N/A	2	41-42; 334-335
7. Review of the financial position and of net profit or loss			
7.1 Financial position	N/A	5-13	28-45
7.2 Operating income	N/A	5-13	34-38
8. Cash and equity			
8.1 Information on the issuer's equity	N/A	89	383
8.2 Source and amount of the issuer's cash flows	N/A	38	317
8.3 Information on the borrowing conditions and the issuer's financing structure	N/A	5	N/A
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	N/A	N/A	N/A
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	N/A	N/A	N/A
9. Regulatory environment	N/A	4-5	28
10. Information on trends	N/A	13	43
11. Profit forecasts or estimates	N/A	N/A	N/A
12. Administrative, management, supervisory and executive bodies			
12.1 Information concerning the members of CIC's administrative and management bodies	N/A	14-24	116-123
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	N/A	23	125
13. Compensation and benefits	N/A	N/A	128-130
14. Operation of the administrative and management bodies			
14.1 Expiration date of current terms of office	N/A	15-22	117-123
14.2 Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	N/A	N/A	125
14.3 Information on the auditing committee and the remuneration committee	N/A	N/A	124-125
14.4 Declaration indicating whether or not the issuer is in compliance with the legal corporate governance framework in force in its country of origin	N/A	N/A	115

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	page no. of the second amendment of the universal registration document filed with AMF on September 21, 2021	page no. of the first amendment of the universal registration document filed with AMF on August 12, 2021	page no. of the universal registration document filed with AMF on April 21, 2021
14.5 Potentially significant impacts on corporate governance	N/A	14-24	116-130
15. Employees			
15.1 Number of employees	N/A	82	84
15.2 Interests in the issuer's share capital and directors' stock-options	N/A	N/A	N/A
15.3 Agreement providing for employee ownership of the issuer's shares	N/A	N/A	N/A
16. Major shareholders			
16.1 Shareholders holding more than 5% of the share capital or voting rights	N/A	N/A	424
16.2 Existence of different voting rights of the aforementioned shareholders	N/A	N/A	428
16.3 Control of the issuer	N/A	N/A	425
16.4 Knowledge by the issuer of an agreement likely to result in a change in control at a later date	N/A	N/A	N/A
17. Related-party transactions	N/A	86	N/A
18. Financial information on the issuer's assets and liabilities, financial position and results			
18.1 Historical financial information	N/A	93	312-317; 380-409
18.2 Interim and other financial information	N/A	33-84	N/A
18.3 Verification of the annual historical financial information	N/A	87	373-377; 417-420
18.4 Pro forma financial information	N/A	N/A	N/A
18.5 Dividend distribution policy	N/A	N/A	425
18.6 Legal and arbitration proceedings	N/A	N/A	432
18.7 Material change in the financial position	N/A	N/A	432
19. Additional information			
19.1 Share capital	N/A	89	424
19.2 Charter and articles of association	N/A	N/A	436
20. Major contracts	N/A	N/A	431
21. Documents available to the public	51	90	431; 436

Sections of Appendix 2 of Delegated Regulation (EU) 2019/980: "Universal registration document"	page no. of the second amendment of the universal registration document filed with AMF on September 21, 2021	page no. of the first amendment of the universal registration document filed with AMF on August 12, 2021	page no. of the universal registration document filed with AMF on April 21, 2021
1. Information to be disclosed about the issuer			
1.1 Information required pursuant to Appendix 1 of Delegated Regulation (EU) 2019/980	See cross-reference table above	See cross-reference table above	See cross-reference table above
1.2 Issuer's statement	1	1	1

Website : www.cic.fr

Financial information officer

Hervé Bressan,
Chief Financial Officer
Phone : +33 (0)1 53 48 70 21

Edition

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The amendment to CIC's Universal registration document has also been published in French.

WWW.CIC.FR



CIC – Société anonyme [public limited company] with capital of 611 858 064 euros - 6, avenue de Provence - 75009 Paris

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A bank governed by Article L.511-1 et seq. of the French Monetary and Financial Code
for transactions carried out in its capacity as insurance broker